

**Home Equity Conversion Mortgage
Service Provider (HECM SP)**

HERMIT User Guide – Part 2

Servicing Module

Version 2.12

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CHAPTER 7: TIMELINES

7. TIMELINES

This chapter discusses the process to initiate, submit and review the timelines in the Servicing Module:

- **Timelines Overview**
- **Endorsed Timelines (Servicers Only)**
- **Endorsed Timelines (Servicers and HUD NSC Interaction)**
- **Assigned Timelines**

7.1 Timelines Overview

Timelines are predefined steps grouped to notify HUD and track certain business events on a loan. Permissions are built into the Servicing Module allowing authorized users to initiate a timeline and complete the steps within the timeline. The timelines conforming to a business event are grouped within a timeline category. The timeline categories in the system are:

Timeline	Description
Compliance	Includes timelines to track a borrower's compliancy towards the HECM Case (For example: Annual Occupancy Certification, Hazard Insurance, etc.).
Disposition	Includes timelines to notify HUD if a borrower defaults on a loan (Loan is Due and Payable), and to track the loss mitigation options (For example: Short Sale, Deed-In-Lieu, etc.).
Requests	Includes specific requests that need HUD approval (For example: Zero Balance Letter, Certificate of Indebtedness, etc.).
Foreclosure	Includes foreclosure timelines to follow up on a foreclosure event.
Bankruptcy	Includes bankruptcy timelines to follow up on a bankruptcy event.
Release	Includes release timelines after disposition of the property (For example: Release 1 st , Release 2 nd).
Claims	Includes claims timelines that need HUD approval (For example: Claim Type 21 (DIL/FCL).

Table 7-1: Timeline Categories

In this chapter, the timeline categories have been separated into Endorsed and Assigned categories. Each of the timeline categories has two standard sub-menu options:

- **Search:** Allows authorized users to search timelines that have already been initiated within the timeline category.
- **Setup:** Allows authorized users to initiate a timeline within the timeline category.

7.1.1 Setup Criteria to Initiate Timelines

The setup screen for each of the timeline categories has common search criteria as listed below.

Field	Description
Loan Skey	Servicing Module system identification number unique to each loan.
Lender Loan #	Recorded identification number for each loan property (Enter a partial loan number if the complete address is not known).
FHA Case #	FHA case number of the loan (Enter a partial FHA case number if the complete FHA case # is not known).
Case Status	FHA case status (example: Endorsed).
Borrower LName	Last name of the borrower.
Property Address	Address of the loan property (Enter a partial address if the complete address is not known).
Property State	State where the loan property is located.
Case Sub-Status	Sub status of the case (example: Loan Active).
Lender Name	Lender of the HECM loan.
Servicer Name	Servicer of the HECM loan.
Investor Name	Investor of the HECM loan.
Index Type	Organization and type of interest rate based on the interest rates at which banks borrow unsecured funds from other.
Property County	County where the property is located.

Table 7-2: Search Criteria on the Setup Screen

7.1.2 Search Criteria for Timelines that have been Initiated

The search criteria vary slightly for each timeline. Search criteria can be divided into two sections:

- Loan information search criteria contain standard search criteria for a loan.
- Servicing management search criteria provides extra timeline-related criteria that will help narrow the search appropriate to timelines.

The below tables provides the list of search criteria fields on the timeline search screen. This screen is used to view or edit the timelines that were previously initiated using the setup screen.

7.1.2.1 All Loan Search Information Criteria

Field	Description
Loan Skey	Servicing Module system identification number unique to each loan.
Lender Loan #	Recorded identification number for each loan property (Enter a partial loan number if the complete address is not known).
FHA Case #	FHA case number of the loan (Enter a partial FHA case number if the complete FHA case # is not known).
Case Status	FHA case status (example: Endorsed).
Borrower LName	Last name of the borrower.

Field	Description
Property Address	Address of the loan property (Enter a partial address if the complete address is not known).
Property State	State where the loan property is located.
Case Sub-Status	Sub status of the case (example: Loan Active).
Lender Name	Lender of the HECM loan.
Servicer Name	Servicer of the HECM loan.
Investor Name	Investor of the HECM loan.

Table 7-3: All Loan Information Criteria

7.1.2.2 Servicing Management Search Criteria

Field	Description
Servicing Type	Type of the servicing activity associated with a loan, also known as the timeline.
Timeline Status	Indicator of whether the corresponding servicing activity on a loan is Active, Active Pending, Active Completed or Inactive.
Servicing Status	Next pending step of the active timeline.
Current Step Group	The current step group associated with a step.
Step	Servicing activity step associated with the servicing activity timeline.
Step Status	Indicator of whether the servicing timeline step is completed or is still pending completion by the user.
Scheduled Date	The date that a servicing activity step is scheduled to be completed by the user.
Completion Date	The date that a servicing activity step is actually completed by the user.
Step Group	The group associated with a step, for example, servicer, HUD contractor.
Attorney	For the Foreclosure timeline this is an additional search criteria which allow the user to search for the attorney of the foreclosure.
Case #	For the foreclosure and bankruptcy timelines this is an additional search criteria which allows the user to search for the case #.
Claim Status	Status of the claim.

Table 7-4: All Servicing Management Criteria

When a timeline is initiated, the system displays all standard steps needed to complete the business event. Along with the standard steps, optional steps can be added to the timeline. For certain timelines, the system automatically adds steps within the timelines when the trigger conditions for a previous steps are satisfied or a condition is met within the system. The trigger steps do not appear in the optional steps or the standard steps that appear when the timeline is created.

The system allows authorized users with permission to inactivate a step within the timeline. Only steps with pending status (completion date is not populated) can be made inactive using the **Edit Step window**.

A user can initiate one or more timelines for an activity based on the business rules to complete that activity. If a business rule does not allow multiple timelines for the same activity and for the same loan, the Servicing Module generates a validation message to indicate multiple timelines are not allowed.

Timeline Features

All timelines within the Servicing Module have the standard features listed below:

Feature	Description
Step Description	Each step within a timeline includes a brief description of the action or activity that needs to be performed for that step.
Step Group	Steps within the timeline identify the user group that must complete the activity associated with the step. The step can be completed only by users who are members of the relevant step group. The step groups within the Servicing Module are Servicer, HUD contractor and HUD. Only one step group is associated with each step.
Scheduled Date	Each timeline step has a scheduled date, this schedule date alerts the user regarding the time available to complete the step.
Completion Date	This date is populated by the user/system when the activity corresponding to the step is completed.

Table 7-5: Timeline Features

7.1.3 Additional Timeline Features

The table below provides the list of additional features for the timelines:

Feature	Description
Responsible Party	When the timeline is initiated, for HUD user groups, the system allows the assignment of a responsible party to manage the timeline. The responsible party is a HUD staff member that will follow up on the timeline and will ensure that the activities within the timeline are completed in a timely manner. The search screen for each timeline category has the responsible party as a query field to search and generate the workflow results.
Documents Upload	Some timelines have steps that require the step group to upload documentation supporting the completion of the activity. These steps cannot be completed without uploading the required documents. Once the documents are uploaded, the system will auto-save the documents on the documents tab. It will also provide a PDF icon beside the step to view the attached documents. Only documents in a PDF file format can be attached.
Letters/Forms	Some timeline steps have activities that require the generation of letters from the system. Similarly, certain steps have forms associated with the activity that require completion of the form. Such steps with letters/forms are distinguished in the system with a magnifying glass icon displayed beside the step. Only the step group associated with the step can view the magnifying glass icon. The system allows the member of the step group to edit the letter/form (if required) and print the document. Printing the document also auto-saves the document to the documents tab. Note: No letters will be generated from the Servicing Module where the step group on the step in the timeline is Servicer. Servicers Letters will be generated from their own system.

Table 7-6: Additional Timeline Features

The Servicing Module allows authorized users to Bulk Print letters associated with the following compliance timelines for Assigned loans. Refer to [Chapter 9](#) for more details:

- Occupancy Compliance Certification

- Insurance Flood Policy
- Insurance Hazard Policy
- Taxes Delinquent

7.1.4 Timeline Menu Options

In addition to the above features for timelines, the Servicing Module provides standard menu options for each timeline (visible per the permissions enabled for the user's role). Most of these menu options (with the exception of the Servicing Management screen) are available as part of the loan menu options and are covered in detail in [Chapter 5](#).

7.1.4.1 Servicing Management Screen

The Servicing Management screen displays data fields captured when the timeline is initiated. These fields can be edited on the Servicing Management tab after the timeline has been initiated. For authorized user roles, this screen provides options to:

- Update timeline status (selectable options of active or inactive)
- Update the responsible party
- Various timelines have a selection of other fields that you can update

The screenshot displays the 'Servicing Management Tab' interface. On the left, a vertical navigation menu includes 'Loan Balance', 'Compliance Steps', 'Servicing Mgmt' (highlighted with a green arrow), 'Notes', 'Documents', 'Contacts', and 'Alerts'. The main content area is divided into several informational panels:

- Loan Information:** Includes fields for FHA Case #, Loan Key, Case Status (Endorsed), Case Sub-Status (Due & Payable), and Product Type (HECM STANDARD).
- Borrower Information:** Includes fields for Borrower, SSN, DOB, Address (BIRMINGHAM, AL 35213), and Co-Borrower.
- Servicer Information:** Includes fields for Lender Loan #, Servicer #, Lender Name, Servicer Name, and Investor Name.
- Balance Information:** Includes fields for Pay Plan Type (Line of Credit), Loan Balance (\$212.35), Max Claim (\$113,000.00), % of Max Claim (0.188 %), and NPL (\$94,128.15).

Below these panels is a section titled 'Step Information: Occupancy Compliance Certification' with a 'NEW' button. It contains a table with the following data:

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Crt
1	Mail Annual Occupancy Certification Letter	12/11/2011		Servicer		Active	01/
2	Signed Anniversary Date	01/10/2012	01/11/2012	Servicer		Active	01/
3	Annual Occupancy Cert Letter Received	01/30/2012		Servicer		Active	01/
4	Re-start Annual Occupancy Certification	11/05/2012		Servicer		Active	01/

At the bottom of the table, it indicates '4 Step(s)'.

Figure 7-1: Servicing Management Tab

Figure 7-2: The Servicing Management Screen

7.1.4.2 Notes Screen

This screen displays the notes associated with the loan. When a key step for a timeline is completed, the system automatically creates a note to indicate the completion/status of the activity. This note can be viewed in the Notes screen for the selected loan. On this screen, users can also create new notes and filter notes based on the note type for a loan. Only authorized users can create, edit, or delete a note.

Note Type	Note Type Status	Note	Create Date	Created By
✗ Servicer	Active	Repayment Letters Sent and reason for default	01/12/2012 01:42:55 PM	
✗ Disposition	Active	Mail Condolence/Repayment Letter was completed on 01/...	01/12/2012 01:42:55 PM	
✗ Compliance	Active	Mail Letter of Taxes Paid was completed on 01/10/2012 ...	01/12/2012 10:14:35 AM	
✗ Compliance	Active	Mail Letter of Taxes Paid was completed on 01/10/2012 ...	01/12/2012 10:14:35 AM	
✗ Taxes	Active	10 day letter mailed to borrower to pay or provide pr ...	01/12/2012 10:07:59 AM	
✗ Compliance	Active	Mail Borrower Delinquent Letter was completed on 01/1 ...	01/12/2012 10:07:59 AM	
✗ Requests	Active	Lender Notified of Decision on Request for Extension ...	12/21/2011 03:42:18 PM	

Figure 7-3: The Notes Screen

7.1.4.3 Documents Screen

This screen displays the documents that have been uploaded on the Documents screen. Authorized users can upload and delete documents. Any document that is uploaded via the timeline steps is auto-imaged on the Documents screen. Also, if the **Print** option is selected for any letters/forms the document is auto-saved on the Documents screen. Any document that is auto-imaged to the documents screen cannot be deleted from the system.

Record	Note	Document	Create Date	Created By
View 2376		2nd Note	03/04/2005 12:00:00 AM	
View 1585242	Auto gen notes	Request for HUD Advance (Assignment)	12/29/2011 10:00:58 AM	
View 1585243	Auto gen notes	HUD Advance Package	12/29/2011 10:01:22 AM	

3 Document(s)

Figure 7-4: The Documents Screen

7.1.4.4 Contacts Screen

This screen displays the borrower and co-borrower information received from CHUMS at the time of loan setup. In addition, the screen enables authorized users to add new contacts, edit contact information for an existing contact, and delete a previously added contact (except for borrower and co-borrower).

Contact Type	Last Name	First Name	DOB	Address	City	State	Zip	Create Date	Created By	Change
Borrower					HUNTSVILLE	AL	35803	06/22/2011 10:43:41 PM		
Co-Borrower					HUNTSVILLE	AL	35803	06/22/2011 10:43:41 PM		

Figure 7-5: The Contacts Screen

7.1.4.5 Alerts Screen

This screen displays the alerts associated with the loan. The Servicing Module automatically adds an alert when the alert condition is identified. In addition, authorized users can manually add an alert on the loan. All users have at least read-only access. Authorized users can add or edit an alert.

Home	Loan	Endorsed	Accounting	Batch	Reports	Logout																											
Loan Balance Disposition Steps Servicing Mgmt Notes Documents Contacts Alerts	Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Endorsed Case Sub-Status: Due & Payable Product Type: HECM STANDARD Go to Loan Search	Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: PRATTVILLE AL 36067 Co-Borrower:	Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: Fannie Mae	Balance Information Pay Plan Type: Tenure Loan Balance: \$52,945.04 Max Claim: \$68,000.00 % of Max Claim: 77.860 % NPL: (\$188.69) Print Loan Details																													
Go to Search Results																																	
Alerts <div> NEW Display: 10 </div> <table border="1"> <thead> <tr> <th>Alert Date</th> <th>Alert Description</th> <th>Severity</th> <th>Alert Amt</th> <th>Expiration Date</th> <th>Status</th> <th>Alert Type</th> <th>Alert Note</th> <th>Create Date</th> </tr> </thead> <tbody> <tr> <td>06/22/2011</td> <td>Missing Alternate Contact</td> <td>General Tracking</td> <td></td> <td></td> <td>Active</td> <td>Inactive</td> <td></td> <td>06/22/2011 10:43:27</td> </tr> <tr> <td>09/01/2011</td> <td>This record has been flagged with ...</td> <td>Critical</td> <td></td> <td></td> <td>Inactive</td> <td>System Generated</td> <td></td> <td>09/01/2011 12:12:36</td> </tr> </tbody> </table> <div> </div> <p>2 Alert(s)</p>							Alert Date	Alert Description	Severity	Alert Amt	Expiration Date	Status	Alert Type	Alert Note	Create Date	06/22/2011	Missing Alternate Contact	General Tracking			Active	Inactive		06/22/2011 10:43:27	09/01/2011	This record has been flagged with ...	Critical			Inactive	System Generated		09/01/2011 12:12:36
Alert Date	Alert Description	Severity	Alert Amt	Expiration Date	Status	Alert Type	Alert Note	Create Date																									
06/22/2011	Missing Alternate Contact	General Tracking			Active	Inactive		06/22/2011 10:43:27																									
09/01/2011	This record has been flagged with ...	Critical			Inactive	System Generated		09/01/2011 12:12:36																									

Figure 7-6: The Alerts Screen

7.2 Endorsed Timelines (Servicers Only)

The timelines in this section are initiated and completed by servicers. There is no HUD interaction.

7.2.1 Compliance Timelines

7.2.1.1 Occupancy Compliance Certification

A servicer initiates this timeline to ensure that the mortgagor is compliant with HECM occupancy rules and to complete the occupancy inspection process. This timeline is automatically initiated when a loan is established.

Multiple active Occupancy Compliance timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Occupancy Compliance Certification** timeline:

Step 1. From the **Endorsed** menu, select **Compliance** and click **Search**.

Step 2. On the **Endorsed Compliance Search** Screen, enter the search criteria with the **Servicing Type** set to **Occupancy Compliance Certification** and click **Search** to retrieve the timelines that have been auto-initiated by the system.

The screenshot shows the 'Endorsed Compliance Setup Search' interface. At the top is a navigation bar with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the navigation bar is the search form. The form has two columns of input fields. The left column includes: Loan Skey, Lender Loan #, FHA Case #, and Case Status (set to 'Endorsed'). The right column includes: Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'Loan Active'), Lender Name, Servicer Name, Investor Name, Index Type (set to '--ALL--'), and Property County (set to '--ALL--'). A red 'SEARCH' button is located at the bottom right of the search form. Below the search form is the 'Search Results' section, which includes an 'Export to Excel' link and a table of results. The table has columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, Property State, and Property County. The table contains 10 rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. At the bottom of the screen, there is a pagination bar showing 'page: 1 of 11523' and 'results per page: 10', along with a 'Go' button and a total record count of '115223 Record(s)'.

Figure 7-7: Setup Search – Endorsed Occupancy Compliance

Step 3. From the search results, select a loan to view or edit the timeline.

Step 4. The **Compliance Steps** screen for Occupancy Compliance Certification timeline is displayed.

Home	Loan	Endorsed	Accounting	Batch	Reports	Logout
Loan Balance	Loan Information		Borrower Information		Servicer Information	
Compliance Steps	FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Endorsed Case Sub-Status: CT 21 - DIL/FCL Product Type: HECM STANDARD Go to Loan Search		Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: [REDACTED] SALITPA AL 36570 Co-Borrower:		Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED]	
Servicing Mgmt					Balance Information	
Notes					Pay Plan Type: Line of Credit Loan Balance: \$66,439.94 Max Claim: \$49,000.00 % of Max Claim: 135.592 % NPL: \$544.38 Print Loan Details	
Documents						
Contacts						
Alerts						
Go to Search Results						
Step Information: Occupancy Compliance Certification						
						
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Mail Annual Occupancy Certification Letter	03/29/2011		Servicer		Active
2	Signed Anniversary Date	04/28/2011	04/28/2011	Servicer		Active
3	Annual Occupancy Cert Letter Received	05/18/2011		Servicer		Active
4	Telephone/Verbal Confirmation of Occupancy Made	05/29/2011		Servicer		Active
5	Order Property Inspection and SSI Search	06/12/2011		Servicer		Active
6	Re-start Annual Occupancy Certification	02/22/2012		Servicer		Active
6 Step(s)						

Figure 7-8: Timeline Steps – Endorsed Occupancy Compliance Certification

- Step 5. To complete any step in the timeline, click the step. Complete the steps in the timeline when the activity corresponding to the step is complete (For example: **Mail Annual Occupancy Certification Letter**, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window).
- Step 6. The completion date is populated beside the step **Mail Annual Occupancy Certification Letter** on the **Compliance Steps** screen.
- Step 7. The step **Signed Anniversary Date** completion date is pre-populated with the timeline created date. If the Annual Occupancy Certification letter is received, then the step **Annual Occupancy Cert Letter Received** must be completed. To complete the step, select the step and populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step** window.
- Step 8. If the Annual Occupancy Certification letter is not received, then the step **Mail Annual Occupancy 2nd Request Letter** is automatically added by the system after an overnight process. The following criteria must be satisfied: step **Signed Anniversary Date** and **Mail Annual Occupancy Certification Letter** are completed but step **Annual Occupancy Cert Letter Received** is not completed yet.
- Step 9. The step **Telephone/Verbal Confirmation of Occupancy Made** is automatically added by the system. The following criteria must be satisfied: 30 days have passed since step **Signed Anniversary Date** completion and step **Annual Occupancy Cert Letter Received** is not completed yet.
- Step 10. The step **Order Property Inspection and SSI Search** is automatically added by the system. The following criteria must be satisfied: 44 days have passed since the step **Signed Anniversary Date** completion and step **Annual Occupancy Cert Letter Received** is not completed yet.
- Step 11. To complete the step **Annual Occupancy Cert Letter Received**, the following steps must be done first:
- Mail Annual Occupancy 2nd Request Letter
 - Order Property Inspection and SSI Search

Step 12. The step **Received Property Inspection** is automatically added by the system. The following criteria must be satisfied: Nine days have passed since the step **Order Property Inspection and SSI Search** is completed.

Step 13. The step **Re-start Annual Occupancy Certification** is auto completed by the system when the scheduled date matches the current system date. The system triggers a new **Occupancy Compliance Certification** timeline when the step **Re-start Annual Occupancy Certification** is complete. The old timeline is automatically inactivated once a new timeline is created by the system.

Step 14. To add an optional step, click **New**.

Figure 7-9: New Step – Endorsed Occupancy Compliance Certification

Step 15. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the **New Step** window. The step will be added to the list of steps.

Step 16. To complete the step, select the step and populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step** window.

Step 17. Repeat the above instructions to add and complete other optional steps.

7.2.1.2 Insurance - Hazard Policy

A servicer initiates this timeline to verify actions required to comply with hazard insurance requirements. Hazard insurance insures the property in the event there is physical damage to the improvements on the property. When the servicer logs into the system, it displays an alert 30 days before the certification of insurance expires.

Multiple active Insurance Hazard Policy timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Insurance – Hazard Policy** timeline:

Step 1. From the **Endorsed** menu, select **Compliance** and click **Setup**.

Step 2. On the Endorsed Compliance Setup Search screen, enter the loan search criteria and click Search.

Figure 7-10: Setup Screen for an Endorsed-Hazard Policy Timeline

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select **Insurance Hazard Policy** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk). The insurance information can be edited on the **Servicing Management** tab after the initiation of timeline.

Figure 7-11: Edit Servicing Management – Endorsed Hazard Policy

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox at the bottom of the **Edit Servicing Management** screen.
- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Compliance Setup Search** Screen is displayed).

Step 7. The **Compliance Steps** screen for **Insurance Hazard Policy** timeline is displayed.

The screenshot displays the 'Compliance Steps' screen for an 'Insurance Hazard Policy' timeline. The interface includes a top navigation bar with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. A left sidebar contains links: Loan Balance, Compliance Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, and Alerts. The main content area is divided into several sections:

- Loan Information:** FHA Case #, Loan Key, Case Status (Endorsed), Case Sub-Status (Loan Active), Product Type (HECM STANDARD), and a link to 'Go to Loan Search'.
- Borrower Information:** Borrower, SSN, DOB, Address (MONTGOMERY AL 36116), and Co-Borrower.
- Servicer Information:** Lender Loan #, Servicer #, Lender Name, Servicer Name, and Investor Name.
- Balance Information:** Pay Plan Type (Line of Credit), Loan Balance (\$63,282.91), Max Claim (\$86,500.00), % of Max Claim (73.159 %), and NPL (\$423.10). A 'Print Loan Details' link is also present.

Below these sections is a 'Step Information: Insurance - Hazard Policy' section with a 'NEW' button. A table lists the compliance steps:

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Policy Effective	01/10/2012	01/11/2012	Servicer		Active	01/
2	Insurance Declaration Received	01/15/2012		Servicer		Active	01/
3	Mail Renewal Verification Letter	12/10/2012		Servicer		Active	01/
4	Policy Expires	01/09/2013		Servicer		Active	01/
5	Mail Certified Letter to Borrower	01/26/2013		Servicer		Active	01/
6	Return Receipt Received from Borrower	02/09/2013		Servicer		Active	01/

At the bottom of the table, there is a pagination bar showing '6 Step(s)'.

Figure 7-12: Timeline Steps – Endorsed Hazard Policy

Step 8. The first step **Policy Effective** completion date is pre-populated with the date the timeline was created.

Step 9. Complete the steps in the timeline when activity corresponding to the step is complete. To complete steps in the timeline, click the step. (For example: **Insurance Declaration Received**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 11. The completion date is populated for **Insurance Declaration Received**.

Step 12. Repeat the above to complete the steps **Mail Renewal Verification Letter** and **Policy Expires**.

Step 13. The step **Send 2nd Request for Policy Verification** is automatically added by the system after an overnight process. The following criteria must be satisfied: One day has passed since completion of the step **Policy expires** and the step **Received Notification of Policy Cancellation** does not exist on the timeline.

Step 14. Complete the **Send 2nd Request for Policy Verification** step.

Step 15. The step **Notify Loan Counselor** is automatically added by the system. The following criteria must be satisfied: 14 or more days have passed since the completion of step **Send 2nd Request for Policy Verification** OR **Step Received Notification of Policy Cancellation** (this is an optional step) is completed.

Step 16. To add an optional step, click **New**.

The screenshot shows a 'New Step' window with the following fields:

- Step Description:** Policy Cancellation
- Scheduled Date:** 1/11/2012
- Complete Date:** 1/10/2012
- Status:** Active
- Step Note:** (Empty text area)
- Buttons:** SUBMIT, CANCEL

Figure 7-13: New Step – Endorsed Hazard Policy

Step 17. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 18. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 19. Repeat the above instructions to add and complete other optional steps.

7.2.1.3 Insurance – Flood Policy

A servicer initiates this timeline to verify actions required to comply with flood insurance requirements. If a mortgaged property is located in a flood zone, the mortgagor is required to provide proof of flood insurance. If evidence of required flood insurance is not provided to the mortgagee, the loan could be considered in default.

Multiple active Insurance Flood Policy timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Insurance – Flood Policy** timeline:

Step 1. From the **Endorsed** menu, select **Compliance** and click **Setup**.

Step 2. On the **Endorsed Compliance Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-14: Setup Search – Endorsed Flood Policy

Step 3. Click a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select **Insurance Flood Policy** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk). The insurance information can be edited on the **Servicing Management** tab after the timeline is initiated.

Figure 7-15: Edit Servicing Management – Endorsed Flood Policy

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** at the bottom of the **Edit Servicing Management** screen.

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Disposition Setup Search** Screen is displayed).

Step 7. The **Compliance Steps** screen for **Insurance Flood Policy** timeline is displayed.

Home **Loan** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Balance
Compliance Steps
Servicing Mgmt
Notes
Documents
Contacts
Alerts

Loan Information
 FHA Case #: [REDACTED]
 Loan Key: [REDACTED]
 Case Status: Endorsed
 Case Sub-Status: Loan Active
 Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information
 Borrower: [REDACTED]
 SSN: [REDACTED]
 DOB: [REDACTED]
 Address: MOBILE AL 36605
 Co-Borrower: [REDACTED]

Servicer Information
 Lender Loan #: [REDACTED]
 Servicer #: [REDACTED]
 Lender Name: [REDACTED]
 Servicer Name: [REDACTED]
 Investor Name: [REDACTED]

Balance Information
 Pay Plan Type: Line of Credit
 Loan Balance: \$55,068.16
 Max Claim: \$62,500.00
 % of Max Claim: 88.109 %
 NPL: \$4,102.11
[Print Loan Details](#)

[Go to Servicing Setup](#)

Step Information: Insurance - Flood Policy

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cr
1	Policy Effective	03/15/2012	03/15/2012	Servicer		Active	03/
2	Insurance Declaration Received	03/20/2012		Servicer		Active	03/
3	Mail Renewal Verification Letter	02/13/2013		Servicer		Active	03/
4	Policy Expires	03/15/2013		Servicer		Active	03/
5	Mail Certified Letter to Borrower	04/01/2013		Servicer		Active	03/
6	Return Receipt Received from Borrower	04/15/2013		Servicer		Active	03/

6 Step(s)

Figure 7-16: Timeline Steps – Endorsed Flood Policy

Step 8. The **Policy Effective completion date** step is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete steps in the timeline, click the step (For example: **Insurance Declaration Received**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Edit Step

Step Item

Step Description: Insurance Declaration Received

Scheduled Date: 1/6/2012 * **Complete Date:** [REDACTED]

Status: Active

Step Note:

Audit Information

Create Date: 1/27/2012 2:08:26 PM **Created By:** [REDACTED]

Change Date: [REDACTED] **Changed By:** [REDACTED]

SUBMIT **CANCEL**

Figure 7-17: Edit Step – Endorsed Flood Policy

Step 11. The completion date is populated beside the **Insurance Declaration Received** step.

Step 12. Repeat the steps above to complete the **Mail Renewal Verification Letter** and the **Policy Expires** steps.

Step 13. The step **Send 2nd Request for Policy Verification** is automatically added by the system after an overnight process. For the system to add this step, the following

criteria must be satisfied: One day has passed since completion of step **Policy expires** and step **Received Notification of Policy Cancellation** does not exist on the timeline.

Step 14. Complete the **Send 2nd Request for Policy Verification** step.

Step 15. The step **Notify Loan Counselor** is automatically added by the system. For the system to add this step, the following criteria must be satisfied: 14 or more days have passed since completion of step **Send 2nd Request for Policy Verification** OR step **Received Notification of Policy Cancellation** (this is an optional step) is completed.

Figure 7-18: New Step – Endorsed Flood Policy

Step 16. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step is added to the list of steps.

Step 17. To complete the step, select it and populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 18. Repeat the above instructions to add and complete other optional steps.

7.2.1.4 Insurance – Force Placed

A servicer initiates this timeline to verify actions required to comply with force placed insurance requirements. If a mortgagor fails to maintain and provide evidence of force placed insurance coverage on his or her property, the mortgagee could acquire force placed insurance on their behalf.

Multiple active Insurance Force Placed timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Insurance – Force Placed** timeline:

Step 1. From the **Endorsed** menu, select **Compliance** and click **Setup**.

Step 2. On the **Endorsed Compliance Setup Search** screen, enter the loan search criteria and click **Search**.

Figure 7-19: Setup Search – Endorsed Force Placed

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select **Insurance Force Placed** from the servicing type dropdown and populate the required fields (marked with an asterisk). The insurance information can be edited on the **Servicing Management** tab after the initiation of timeline.

Figure 7-20: Edit Servicing Management – Endorsed Force Placed

- Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** at the bottom of the **Edit Servicing Management** screen.
- Step 6. Click **Submit** (If you click **Cancel**, the **Endorsed Compliance Setup Search** screen is displayed).

Step 7. The **Compliance Steps** screen for **Insurance Force Placed** timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Policy Effective	01/10/2012	01/11/2012	Servicer		Active	01/1
2	Insurance Declaration Received	01/15/2012		Servicer		Active	01/1
3	Mail Renewal Verification Letter	12/10/2012		Servicer		Active	01/1
4	Policy Expires	01/09/2013		Servicer		Active	01/1
5	Mail Certified Letter to Borrower	01/26/2013		Servicer		Active	01/1
6	Return Receipt Received from Borrower	02/09/2013		Servicer		Active	01/1

Figure 7-21: Timeline Steps – Endorsed Force Placed

Step 8. The Step **Policy Effective** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete steps in the timeline, click the step. (For example: **Insurance declaration received**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Figure 7-22: Edit Step – Endorsed Force Placed

Step 11. The completion date is populated beside the step **Insurance Declaration Received**.

Step 12. Repeat the above to complete the steps **Mail Renewal Verification Letter** and step **Policy Expires**.

Step 13. The step **Send 2nd Request for Policy Verification** is automatically added by the system after an overnight process. The following criteria must be satisfied: One day has passed since completion of step **Policy expires** and step **Received Notification of Policy Cancellation** does not exist on the timeline.

Step 14. Complete the **Send 2nd Request for Policy Verification** step.

Step 15. The step **Notify Loan Counselor** is automatically added by the system. The following criteria must be satisfied: 14 or more days have passed since completion of Step **Send 2nd Request for Policy Verification** OR **Step Received Notification of Policy Cancellation** (this is an optional step) is completed.

Step 16. To add an optional step, click **New**.

Figure 7-23: New Step – Endorsed Force Placed

Step 17. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step is added to the list of steps.

Step 18. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step window**.

Step 19. Repeat the above instructions to add and complete other optional steps.

7.2.1.5 Repairs

When a mortgagor needs to access Repair Set Aside funds, the Servicer will initiate this timeline to track the completion and payment of the repairs. This timeline can be initiated only if the loan has Repair Set Aside amount.

Multiple active Repairs timelines can be initiated on a loan to track multiple repairs. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Repair** timeline:

Step 1. From the **Endorsed** menu, select **Compliance** and click **Setup**.

Step 2. On the **Endorsed Compliance Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-24: Setup Search – Endorsed Repairs

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select Repair from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk). The repair information can be edited on the **Servicing Management** tab after the initiation of timeline.

Figure 7-25: Edit Servicing Management – Endorsed Repairs

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Disposition Setup Search** Screen will be displayed).

Step 7. The **Compliance Steps** screen for the **Repairs** timeline is displayed.

The screenshot displays the 'Compliance Steps' screen for the 'Repairs' timeline. The interface includes a top navigation bar with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. On the left, a sidebar contains links: Loan Balance, Compliance Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, and Alerts. The main content area is divided into several sections:

- Loan Information:** FHA Case #, Loan Key, Case Status (Endorsed), Case Sub-Status (Loan Active), Product Type (HECM STANDARD), and a link to 'Go to Loan Search'.
- Borrower Information:** Borrower, SSN, DOB, Address (LOUISVILLE OH 44641), and Co-Borrower.
- Servicer Information:** Lender Loan #, Servicer #, Lender Name, Servicer Name, and Investor Name.
- Balance Information:** Pay Plan Type, Line of Credit, Loan Balance (\$85,644.30), Max Claim (\$150,000.00), % of Max Claim (57.096 %), and NPL (\$9,552.90). A 'Print Loan Details' link is also present.

Below these sections is a 'Go to Servicing Setup' link. The main table is titled 'Step Information: Repairs' and includes a 'NEW' button. The table has the following columns: #, Step Description, Scheduled Date, Complete Date, Step Group, Step Note, Status, and Cr. The table contains 9 steps, all with a status of 'Active' and a completion date of 01/27/2012.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cr
1	Initiate Repair Administration	01/01/2012	01/27/2012	Servicer		Active	01
2	Obtain & Review Repair Rider & Appraisal	01/16/2012	01/27/2012	Servicer		Active	01
3	Send Introduction Letter	01/16/2012	01/27/2012	Servicer		Active	01
4	Verify Contract Received	03/01/2012	01/27/2012	Servicer		Active	01
5	Verify Work Completed	04/30/2012	01/27/2012	Servicer		Active	01
6	Order Property Inspection	04/30/2012	01/27/2012	Servicer		Active	01
7	Disburse Final Funds / Send Lien Waiver	04/30/2012	01/27/2012	Servicer		Active	01
8	Confirm M&M Lien Waiver Received	05/30/2012	01/27/2012	Servicer		Active	01
9	Completion Due Date Per Repair Rider	05/30/2012	01/27/2012	Servicer		Active	01

At the bottom of the table, it says '9 Step(s)'.

Figure 7-26: Timeline Steps – Endorsed Repairs

Step 8. The step **Initiate Repair Administration** completion date is pre-populated with the timeline created date.

Step 9. Initiation Date is populated at the time of timeline initiation.

Step 10. Complete the remaining steps in the timeline when activity corresponding to the step is complete. To complete any step in the timeline, click the step (For example: **Obtain & Review Repair Rider & Appraisal**).

The screenshot shows the 'Edit Step' window. It has a title bar 'Edit Step' with a close button. The window is divided into two main sections: 'Step Item' and 'Audit Information'.

Step Item:

- Step Description:** Obtain & Review Repair Rider & Appraisal
- Scheduled Date:** 1/25/2012 (with a dropdown arrow and an asterisk)
- Complete Date:** 1/10/2012 (with a dropdown arrow)
- Status:** Active (with a dropdown arrow)
- Step Note:** A text area for notes.

Audit Information:

- Create Date:** 1/11/2012 5:45:39 PM
- Created By:** [User Name]
- Change Date:**
- Changed By:**

At the bottom, there are two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-27: Edit Step – Endorsed Repairs

Step 11. Populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step** window.

Step 12. The completion date is populated beside the step **Obtain & Review Repair Rider & Appraisal** on the **Compliance Steps** screen.

Step 13. To add an optional step, click **New**.

Step 14. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 15. To complete the step, select the step and populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Figure 7-28: Edit Step – Endorsed Repairs

Step 16. Repeat the above instructions to add and complete other optional steps.

Step 17. To add multiple **Repairs** timelines, repeat the steps to initiate and complete the timeline as mentioned above for the second timeline.

7.2.1.6 Taxes Delinquent

When the mortgagor defaults on taxes, the servicer initiates this timeline to track the tax payment. The delinquent notification is sent to the mortgagor requesting the tax payment to avoid the loan being Due and Payable.

Multiple active Taxes Delinquent timelines can be initiated on a loan to track multiple delinquencies. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Taxes Delinquent** timeline:

Step 1. From the **Endorsed** menu, select **Compliance** and click **Setup**.

Step 2. On the **Endorsed Compliance Setup Search** screen, enter the loan search criteria and click **Search**.

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Compliance Setup Search

Loan Skey: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: --ALL-- Investor Name:

Case Status: Endorsed Case Sub-Status: Loan Active Index Type: --ALL--

Property County: --ALL--

SEARCH

Search Results

[Export to Excel](#)

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Pr
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL	1001
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL	1002
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL	1003
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL	1004
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL	1005
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL	1006
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL	1007
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL	1008
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL	1009
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL	1010
1011	1011	1011	Endorsed	Loan Active	1011	1011	AL	1011
1012	1012	1012	Endorsed	Loan Active	1012	1012	AL	1012
1013	1013	1013	Endorsed	Loan Active	1013	1013	AL	1013
1014	1014	1014	Endorsed	Loan Active	1014	1014	AL	1014
1015	1015	1015	Endorsed	Loan Active	1015	1015	AL	1015
1016	1016	1016	Endorsed	Loan Active	1016	1016	AL	1016
1017	1017	1017	Endorsed	Loan Active	1017	1017	AL	1017
1018	1018	1018	Endorsed	Loan Active	1018	1018	AL	1018
1019	1019	1019	Endorsed	Loan Active	1019	1019	AL	1019
1020	1020	1020	Endorsed	Loan Active	1020	1020	AL	1020

page: 1 of 11523 results per page: 10

115223 Record(s)

Figure 7-29: Setup Search – Endorsed Taxes Delinquent

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. The **Edit Servicing Management** screen is displayed.

Edit Servicing Management

Servicing Management Information

Servicing Type: * Taxes Delinquent

Timeline Status: Active

Initiation Date: * 1/10/2012

Step Information

#	Step Description	# Days	Sched Date
1	Delinquent Notification Received	0	01/10/2012
2	Mail Borrower Delinquent Letter	0	01/10/2012
3	Received Proof of Taxes Paid	14	01/24/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-30: Edit Servicing Management – Endorsed Taxes Delinquent

Step 5. Select **Taxes Delinquent** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Step 6. Click **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 7. Click **Submit**. (If you click **Cancel**, the **Endorsed Compliance Setup Search** Screen will be displayed).

Step 8. The **Compliance Steps** screen for **Taxes Delinquent** timeline is displayed.

The screenshot displays the 'Compliance Steps' screen for a 'Taxes Delinquent' timeline. The interface includes a top navigation bar with links like Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. On the left, there's a sidebar with options like Loan Balance, Compliance Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, and Alerts. The main content area is divided into several sections: Loan Information (FHA Case #, Loan Key, Case Status, Case Sub-Status, Product Type), Borrower Information (Borrower, SSN, DOB, Address, Co-Borrower), Servicer Information (Lender Loan #, Servicer #, Lender Name, Servicer Name, Investor Name), and Balance Information (Pay Plan Type, Line of Credit, Loan Balance, Max Claim, % of Max Claim, NPL). Below these, there's a 'Step Information: Taxes Delinquent' section with a 'NEW' button and a table of steps.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create
1	Delinquent Notification Received	01/01/2012	01/27/2012	Servicer		Active	01/27/20
2	Mail Borrower Delinquent Letter	01/01/2012		Servicer		Active	01/27/20
3	Received Proof of Taxes Paid	01/15/2012		Servicer		Active	01/27/20

At the bottom of the table, it says '3 Step(s)'.

Figure 7-31: Timeline Steps – Endorsed Taxes Delinquent

Step 9. The step **Delinquent Notification Received** completion date is pre-populated with the timeline created date.

Step 10. Complete the remaining steps in the timeline when the corresponding is complete. To complete any step in the timeline, click the step, (For example: **Mail Borrower Delinquent Letter**).

The screenshot shows the 'Edit Step' window for the 'Mail Borrower Delinquent Letter' step. The window has a title bar 'Edit Step' and a close button. Inside, there's a 'Step Item' section with fields for Step Description (Mail Borrower Delinquent Letter), Scheduled Date (1/10/2012), Complete Date (1/10/2012), and Status (Active). Below these is a 'Step Note' field with the text 'The letter was mailed today.' At the bottom, there's an 'Audit Information' section with fields for Create Date (1/12/2012 9:52:07 AM), Created By, Change Date, and Changed By. At the very bottom, there are two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-32: Edit Step – Endorsed Taxes Delinquent

Step 11. Populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step** window.

Step 12. The completion date is populated beside the step **Mail Borrower Delinquent Letter** on the **Compliance Steps** screen.

Step 13. To trigger the step, **Mail Letter of Taxes Paid**, the following criteria must be satisfied: The optional step **Authorization Received/Pay Taxes** must be added on the timeline and completed.

Step 14. Repeat the steps above to complete the other remaining steps.

Step 15. To add an optional steps. Click **New**.

Step 16. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

The screenshot shows a 'New Step' window with the following fields:

- Step Description:** Authorization Received/Pay Taxes
- Scheduled Date:** 1/12/2012
- Complete Date:** (empty)
- Status:** Active
- Step Note:** (empty text area)
- Buttons:** SUBMIT, CANCEL

Figure 7-33: New Step – Endorsed Taxes Delinquent

Step 17. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 18. Repeat the above instructions to add and complete other optional steps.

Step 19. To add multiple Taxes Delinquent timelines, repeat the steps to initiate and complete the timeline as mentioned above for the second timeline.

7.2.2 Dispositions Timelines

7.2.2.1 Due and Payable w/o HUD Approval

The Due & Payable without HUD Approval timeline is initiated by a servicer to notify HUD of the Due and Payable event. The servicer does not need HUD approval for the following default reasons: Conveyed Title and Death.

When a servicer populates the death date of the last surviving mortgagor (That is the death date entered on the Contact Screen), the system validates for the below and updates the loan sub statuses appropriately:-

- If one or more Non-Borrowing Spouse is/are active on the loan, the loan sub status is automatically updated to Payment Suspended. System will not allow user to manually initiate a Due & Payable w/o HUD Approval timeline.
- If all available Non-Borrowing Spouses are deactivated, the loan sub status is automatically updated to Due & Payable.
- If no Non-Borrowing Spouse is available on the loan, the loan sub status is automatically updated to Due & Payable.

However, the timeline must still be manually completed by the servicer.

For the default reason of Conveyed Title, the servicer must manually initiate the Due & Payable w/o HUD Approval timeline. When this timeline is initiated, the case sub-status is updated to Due and Payable. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Due & Payable w/o HUD Approval timelines cannot be initiated on a loan. The Servicing management tab can be used to activate or inactivate the timeline and update the default

date (only if default reason is Conveyed Title). Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Due & Payable** timeline – Default Reason of Death:

Step 1. From the menu, click **Loan**.

Step 2. On the **Loan Search** Screen, enter the search criteria and click **Search**.

The screenshot shows the 'Loan Search' interface. At the top is a navigation bar with tabs: Home, Loan (selected), Endorsed, Accounting, Batch, Reports, and Logout. Below the navigation bar is the 'Loan Search' form. It contains several input fields and dropdown menus for search criteria: Loan Key, Lender Loan #, FHA Case #, Case Status (set to 'Endorsed'), Case Sub-Status (set to 'Loan Active'), Borrower LName, Index Type (set to '--ALL--'), Property Address, Property State (set to '--ALL--'), Property County (set to '--ALL--'), Lender Name, Servicer Name (set to 'Wells Fargo Home Mortgage'), Investor Name, Product Type (set to '--ALL--'), and Pay Plan Type (set to '--ALL--'). There is a 'Non-Borr. Spouse' checkbox and 'CLEAR' and 'SEARCH' buttons. Below the search form is the 'Loan Search Results' section, which includes an 'Export to Excel' link and a table of results. The table has columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Borrower FName, Index Type, Property Address, and Property. The results show 482 records. At the bottom, there are navigation controls and pagination information: 'page: 1 of 9537' and 'results per page: 10', along with a 'Go' button and a record count of '95361 Record(s)'.

Figure 7-34: Setup Search – Endorsed Due and Payable w/o HUD Approval

Step 3. From the search results, select a loan.

Step 4. The **Loan Balance** screen displays, click the **Contacts** tab on the left menu.

The screenshot shows the 'Loan Balance' screen. At the top is the same navigation bar as in Figure 7-34. On the left is a sidebar menu with options: Loan Balance, Loan Details, Transactions, Contacts (selected), Property, Documents, Notes, Audit Tracking, Alerts, Change Of Plan, Payoff, Servicer Info, Servicer Request, and Bank Account. The main content area is divided into several sections. The 'Loan Information' section shows: FHA Case #, Loan Key, Case Status (Endorsed), Case Sub-Status (Loan Active), Product Type (HECM STANDARD), and a 'Go to Loan Search' link. The 'Borrower Information' section shows: Borrower, SSN, DOB, Address, Co-Borrower, NBS, and Deferred. The 'Servicer Information' section shows: Lender Loan #, Servicer #, Lender Name, Servicer Name, and Investor Name. The 'Balance Information' section shows: Pay Plan Type (Line of Credit), Loan Balance (\$106,272.76), Max Claim (\$112,000.00), % of Max Claim (94.886 %), NPL (\$1,144.60), and a 'Print Loan Details' link. Below these sections is the 'Contact Information' section, which has a 'NEW' button and a 'Death Interactive Search' link. It contains a table with columns: Contact Type, Last Name, First Name, DOB, Address, City, State, Zip, Create Date, Created By, and Change. The table lists two contacts: a Borrower and a Co-Borrower, both with DOB 01/02/1934 and 01/28/1932 respectively, and City MOBILE, AL, Zip 36618. At the bottom, there are navigation controls.

Figure 7-35: Loan Balance Screen Selecting Contacts

Step 5. Select the **Document icon** beside the last surviving borrower contact name.

Step 6. Populate the **Death Date** on the **contact information screen** and click **Submit**. The case sub-status is updated to **Due and Payable**. The system will automatically initiate the **Due and Payable w/o HUD approval** timeline for this loan.

Step 7. From the Endorsed menu, select **Disposition** and click **Search**.

Step 8. On the **Endorsed Disposition** search screen, enter the FHA Case # used in step 3 with **Servicing Type** set to **Due and Payable w/o HUD approval** and click **Search** to retrieve the timelines that have been auto-initiated by the system.

Step 9. From the search results, select the loan to view or edit the timeline.

Step 10. The **Disposition Steps** screen for **Due and Payable w/o HUD** approval timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Disposition Event Occurred	03/10/2015	03/10/2015	Servicer		Active	04/22/2015
2	Obtain Appraisal	04/09/2015		Servicer		Active	04/22/2015
3	Date of Notification of Default to HUD	05/09/2015		Servicer		Active	04/22/2015
4	Notification sent to Borrower	06/08/2015		Servicer		Active	04/22/2015

Figure 7-36: Timeline Steps – Endorsed Due and Payable w/o HUD Approval

Step 11. The step **Disposition Event Occurred** completion date is pre-populated with the death date. To edit the Create Date (due and payable notification date), select the **Servicing Mgmt** screen and click **Edit**.

Edit Servicing Management

Servicing Management Information

Servicing Type: Due & Payable w/o HUD Approval

Timeline Status: Active

Default Date: 7/1/2013

Default Reason: Death

Audit Information

Create Date: 8/19/2013

Change Date: 8/19/2013 12:09:18 PM

Created By: [User Name]

Changed By: [User Name]

SUBMIT CANCEL

Figure 7-37: Edit Servicing Management – Due & Payable w/o HUD Approval

Step 12. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step. (For example: **Obtain Appraisal**).

Step 13. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 14. The completion date is populated beside the step **Obtain Appraisal** on the **Disposition Steps** screen.

Step 15. To add an optional step, click **New**.



New Step

Step Item

Step Description: Initiate Family Sale

Scheduled Date: 1/12/2012 Complete Date: 1/10/2012

Status: Active

Step Note: Family sale initiated.

SUBMIT CANCEL

Figure 7-38: New Step – Endorsed Due and Payable w/o HUD Approval

Step 16. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

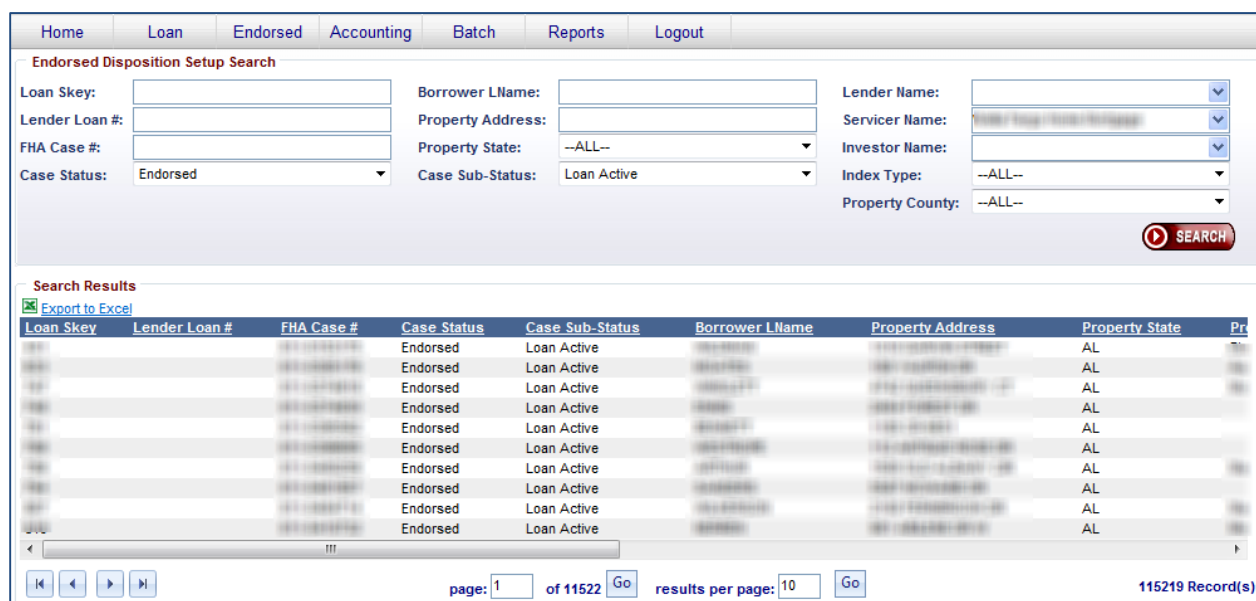
Step 17. To complete the step, select it and populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step window**.

Step 18. Repeat the above instructions to add and complete other optional steps.

To initiate and complete the **Due & Payable timeline** – Default Reason of Conveyed Title:

Step 1. From the **Endorsed** menu, select **Disposition** and click **Setup**.

Step 2. On the Endorsed Disposition Setup Search Screen, enter the loan search criteria and click **Search**.



Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Disposition Setup Search

Loan Key: Lender Loan #: FHA Case #: Case Status: Endorsed

Borrower LName: Property Address: Property State: --ALL-- Case Sub-Status: Loan Active

Lender Name: Servicer Name: Investor Name: Index Type: --ALL-- Property County: --ALL--

SEARCH

Search Results

Export to Excel

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Pr
1001	1001-1001-1001	1001-1001-1001	Endorsed	Loan Active	1001-1001-1001	1001-1001-1001	AL	1001
1002	1002-1002-1002	1002-1002-1002	Endorsed	Loan Active	1002-1002-1002	1002-1002-1002	AL	1002
1003	1003-1003-1003	1003-1003-1003	Endorsed	Loan Active	1003-1003-1003	1003-1003-1003	AL	1003
1004	1004-1004-1004	1004-1004-1004	Endorsed	Loan Active	1004-1004-1004	1004-1004-1004	AL	1004
1005	1005-1005-1005	1005-1005-1005	Endorsed	Loan Active	1005-1005-1005	1005-1005-1005	AL	1005
1006	1006-1006-1006	1006-1006-1006	Endorsed	Loan Active	1006-1006-1006	1006-1006-1006	AL	1006
1007	1007-1007-1007	1007-1007-1007	Endorsed	Loan Active	1007-1007-1007	1007-1007-1007	AL	1007
1008	1008-1008-1008	1008-1008-1008	Endorsed	Loan Active	1008-1008-1008	1008-1008-1008	AL	1008
1009	1009-1009-1009	1009-1009-1009	Endorsed	Loan Active	1009-1009-1009	1009-1009-1009	AL	1009
1010	1010-1010-1010	1010-1010-1010	Endorsed	Loan Active	1010-1010-1010	1010-1010-1010	AL	1010

page: 1 of 11522 results per page: 10 115219 Record(s)

Figure 7-39: Setup Search – Endorsed Due and Payable w/o HUD Approval

Step 3. From the search results, select a loan to initiate the timeline.

Edit Servicing Management

Servicing Management Information

Servicing Type: * Due & Payable w/o HUD Approval

Timeline Status: Active

Initiation Date: * 04/01/2015

Default Reason: * Conveyed Title

Default Date: * 04/01/2015

Step Information

#	Step Description	# Days	Sched Date
1	Disposition Event Occurred	0	04/01/2015
2	Obtain Appraisal	30	05/01/2015
3	Date of Notification of Default to HUD	60	05/31/2015
4	Notification sent to Borrower	90	06/30/2015

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-40: Edit Servicing Management – Endorsed Due and Payable w/o HUD Approval

- Step 4. On the **Edit Servicing Management** screen, select **Due & Payable w/o HUD Approval** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk). You must select **Conveyed Title** for **Default Reason** dropdown.
- Step 5. Click **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).
- Step 6. Click **Submit**. If you click **Cancel**, the **Endorsed Disposition Setup Search** screen will be displayed.
- Step 7. The **Disposition Steps** screen for **Due & Payable w/o HUD Approval** timeline is displayed.

Disposition Steps

Loan Information

FHA Case #: [REDACTED]

Loan Key: [REDACTED]

Case Status: Endorsed

Case Sub-Status: Due & Payable

Product Type: HECM STANDARD

[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]

SSN: [REDACTED]

DOB: [REDACTED]

Address: BIRMINGHAM AL 35211

Co-Borrower: [REDACTED]

NBS: No

Deferred: No

Servicer Information

Lender Loan #: [REDACTED]

Servicer #: [REDACTED]

Lender Name: [REDACTED]

Servicer Name: [REDACTED]

Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Line of Credit

Loan Balance: \$92,773.86

Max Claim: \$97,000.00

% of Max Claim: 95.643 %

NPL: (\$1,458.41)

[Print Loan Details](#)

[Go to Search Results](#)

Step Information: Due & Payable w/o HUD Approval

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Created
1	Disposition Event Occurred	03/10/2015	03/10/2015	Servicer		Active	04/22/2015
2	Obtain Appraisal	04/09/2015		Servicer		Active	04/22/2015
3	Date of Notification of Default to HUD	05/09/2015		Servicer		Active	04/22/2015
4	Notification sent to Borrower	06/08/2015		Servicer		Active	04/22/2015

4 Step(s)

Figure 7-41: Timeline Steps – Endorsed Due and Payable w/o HUD Approval

- Step 8. The step **Disposition Event Occurred** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step (For example: **Obtain Appraisal**).

Figure 7-42: Edit Step – Endorsed Due and Payable w/o HUD Approval

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 11. The completion date is populated beside the step **Obtain Appraisal** on the **Disposition Steps** screen.

Step 12. To add an optional step, click **New**.

Step 13. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 14. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 15. Repeat the above instructions to add and complete other optional steps.

7.2.2.2 Loss Mitigation - Deed-in-Lieu


A servicer initiates a Loss Mitigation – Deed-in-Lieu timeline when a mortgagor or their estate is willing to surrender the property to the mortgagee and to be released of the mortgage obligations. Upon initiation of this timeline, the case sub-status is updated to DIL. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Loss Mitigation–Deed-in-Lieu timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Loss Mitigation – Deed-in-Lieu** timeline:

Step 1. From the **Endorsed** menu, select **Disposition** and click **Setup**.

Step 2. On the **Endorsed Disposition Setup Search** Screen, enter the loan search criteria and click **Search**.

Home	Loan	Endorsed	Accounting	Batch	Reports	Logout		
Endorsed Disposition Setup Search								
Loan Skey:	<input type="text"/>	Borrower LName:	<input type="text"/>	Lender Name:	<input type="text"/>			
Lender Loan #:	<input type="text"/>	Property Address:	<input type="text"/>	Servicer Name:	<input type="text"/>			
FHA Case #:	<input type="text"/>	Property State:	--ALL--	Investor Name:	<input type="text"/>			
Case Status:	Endorsed	Case Sub-Status:	Loan Active	Index Type:	--ALL--			
				Property County:	--ALL--			
								
Search Results								
Export to Excel								
Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Pr
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL	1001
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL	1002
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL	1003
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL	1004
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL	1005
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL	1006
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL	1007
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL	1008
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL	1009
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL	1010
1011	1011	1011	Endorsed	Loan Active	1011	1011	AL	1011
1012	1012	1012	Endorsed	Loan Active	1012	1012	AL	1012
1013	1013	1013	Endorsed	Loan Active	1013	1013	AL	1013
1014	1014	1014	Endorsed	Loan Active	1014	1014	AL	1014
1015	1015	1015	Endorsed	Loan Active	1015	1015	AL	1015
1016	1016	1016	Endorsed	Loan Active	1016	1016	AL	1016
1017	1017	1017	Endorsed	Loan Active	1017	1017	AL	1017
1018	1018	1018	Endorsed	Loan Active	1018	1018	AL	1018
1019	1019	1019	Endorsed	Loan Active	1019	1019	AL	1019
1020	1020	1020	Endorsed	Loan Active	1020	1020	AL	1020
1021	1021	1021	Endorsed	Loan Active	1021	1021	AL	1021
1022	1022	1022	Endorsed	Loan Active	1022	1022	AL	1022
1023	1023	1023	Endorsed	Loan Active	1023	1023	AL	1023
1024	1024	1024	Endorsed	Loan Active	1024	1024	AL	1024
1025	1025	1025	Endorsed	Loan Active	1025	1025	AL	1025
1026	1026	1026	Endorsed	Loan Active	1026	1026	AL	1026
1027	1027	1027	Endorsed	Loan Active	1027	1027	AL	1027
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1029	1029	1029	Endorsed	Loan Active	1029	1029	AL	1029
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1031	1031	1031	Endorsed	Loan Active	1031	1031	AL	1031
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1080	1080	1080	Endorsed	Loan Active	1080	1080	AL	1080
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1119	1119	1119	Endorsed	Loan Active	1119	1119	AL	1119
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1122	1122	1122	Endorsed	Loan Active	1122	1122	AL	1122
1123	1123	1123	Endorsed	Loan Active	1123	1123	AL	1123
1124	1124	1124	Endorsed	Loan Active	1124	1124	AL	1124
1125	1125	1125	Endorsed	Loan Active	1125	1125	AL	1125
1126	1126	1126	Endorsed	Loan Active	1126	1126	AL	1126
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1136	1136	1136	Endorsed	Loan Active	1136	1136	AL	1136
1137	1137	1137	Endorsed	Loan Active	1137	1137	AL	1137
1138	1138	1138	Endorsed	Loan Active	1138	1138	AL	1138
1139	1139	1139	Endorsed	Loan Active	1139	1139	AL	1139
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1144	1144	1144	Endorsed	Loan Active	1144	1144	AL	1144
1145	1145	1145	Endorsed	Loan Active	1145	1145	AL	1145
1146	1146	1146	Endorsed	Loan Active	1146	1146	AL	1146
1147	1147	1147	Endorsed	Loan Active	1147	1147	AL	

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select **Loss Mitigation – Deed-in-Lieu** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Loss Mitigation - Deed-in-Lieu

Timeline Status: Active

Initiation Date: * 1/10/2012

Attorney:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate DIL	0	01/10/2012
2	Refer to Atty for DIL	2	01/12/2012
3	Review Title Report from Attorney	30	02/09/2012
4	Atty Instructed to have Deed Executed per Referral Instructn	40	02/19/2012
5	Order Occupancy Inspection	40	02/19/2012
6	Inspection Received	50	02/29/2012
7	Atty Instructed to Record Executed Deed (Copy Received)	55	03/05/2012
8	Copy of Recorded Deed Received	80	03/30/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-44: Edit Servicing Management – Endorsed DIL

Step 5. Click **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. If you click **Cancel**, the **Endorsed Disposition Setup Search** Screen will be displayed.

Step 7. The **Disposition Steps** screen for the **Loss Mitigation – Deed-in-Lieu** timeline is displayed.

Home **Loan** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Balance

Disposition Steps

Servicing Mgmt

Notes

Documents

Contacts

Alerts

Loan Information

FHA Case #: [REDACTED]

Loan Key: [REDACTED]

Case Status: Endorsed

Case Sub-Status: DIL

Product Type: HECM STANDARD

[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]

SSN: [REDACTED]

DOB: [REDACTED]

Address: BROOKSHIRE TX 77423

Co-Borrower: [REDACTED]

Servicer Information

Lender Loan #: [REDACTED]

Servicer #: [REDACTED]

Lender Name: [REDACTED]

Servicer Name: [REDACTED]

Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Line of Credit

Loan Balance: \$260,563.43

Max Claim: \$350,000.00

% of Max Claim: 74.447 %

NPL: (\$152.98)

[Print Loan Details](#)

Go to Servicing Setup

Step Information: Loss Mitigation - Deed-in-Lieu

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Sta
1	Initiate DIL	01/01/2012	01/27/2012	Servicer		Act
2	Refer to Atty for DIL	01/03/2012		Servicer		Act
3	Review Title Report from Attorney	01/31/2012		Servicer		Act
4	Atty Instructed to have Deed Executed per Referral Instructn	02/10/2012		Servicer		Act
5	Order Occupancy Inspection	02/10/2012		Servicer		Act
6	Inspection Received	02/20/2012		Servicer		Act
7	Atty Instructed to Record Executed Deed (Copy Received)	02/25/2012		Servicer		Act
8	Copy of Recorded Deed Received	03/21/2012		Servicer		Act

8 Step(s)

Figure 7-45: Timeline Steps – Endorsed DIL

Step 8. The step **Initiate DIL** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step (For example: **Refer to Atty for DIL**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Figure 7-46: Edit Step – Endorsed DIL

Step 11. The completion date is populated beside the step **Refer to Atty for DIL** on the **Disposition Steps** screen.

Step 12. To add an optional step, click **New**.

Figure 7-47: New Step – Endorsed DIL

Step 13. Select an optional step from the **Step Description** dropdown that needs to be added to the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 14. To complete the step, select the step and populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 15. Repeat the above instructions to add and complete other optional steps

7.2.2.3 Loss Mitigation – Family Sale Pending

The servicer initiates this timeline to track the status on a pending family sale effort and to complete the process to terminate the loan. Upon initiation of this timeline, the case sub-status is updated to Family Sale Pending. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Loss Mitigation–Family Sale Pending timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Loss Mitigation – Family Sale Pending** timeline:

Step 1. From the **Endorsed** menu, select **Disposition** and click **Setup**.

Step 2. On the **Endorsed Disposition Setup Search** Screen, enter the loan search criteria and click **Search**.

Endorsed Disposition Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type:

Property County:

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Property County
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL	1001
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL	1002
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL	1003
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL	1004
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL	1005
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL	1006
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL	1007
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL	1008
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL	1009
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL	1010

page: 1 of 11522 Go results per page: 10 Go 115219 Record(s)

Figure 7-48: Setup Search – Endorsed Family Sale Pending

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select **Loss Mitigation – Family Sale Pending** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Loss Mitigation - Family Sale Pending

Timeline Status: Active

Initiation Date: * 1/11/2012

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Family Sale Pending	0	01/11/2012
2	Received Listing Agreement	10	01/21/2012
3	Received Copy of Offer and Sales Contract	240	09/07/2012
4	Received Sales Proceeds	285	10/22/2012
5	Send Release Authorization to Release Dept.	287	10/24/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-49: Edit Servicing Management – Endorsed Family Sale Pending

Step 5. Click **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Disposition Setup Search** Screen is displayed).

Step 7. The **Disposition Steps** screen for **Loss Mitigation – Family Sale Pending** timeline is displayed.

Disposition Steps

Step Information: Loss Mitigation - Family Sale Pending

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Initiate Family Sale Pending	01/01/2012	01/27/2012	Servicer		Active
2	Received Listing Agreement	01/11/2012		Servicer		Active
3	Received Copy of Offer and Sales Contract	08/28/2012		Servicer		Active
4	Received Sales Proceeds	10/12/2012		Servicer		Active
5	Send Release Authorization to Release Dept.	10/14/2012		Servicer		Active

5 Step(s)

Figure 7-50: Timeline Steps – Endorsed Family Sale Pending

Step 8. The step **Initiate Family Sale Pending** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step. (For example: **Received Listing Agreement**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Figure 7-51: Edit Step – Endorsed Family Sale Pending

Step 11. The completion date is populated beside the step **Received Listing Agreement** on the **Disposition Steps** screen.

Step 12. To trigger the step **Follow up for Status of Sales Effort**, the following criteria must be satisfied:

- Less than 8 months since step Initiate Family Sale Pending was completed
- 30 or more days passed since optional step Follow Up was completed
- Step Received Sales Proceeds has not been completed

Step 13. Complete the **Follow up for Status of Sales Effort** step.

Step 14. To add an optional step, click **New**.

Step 15. Select an optional step from the **Step Description** dropdown that needs to be added to the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 16. To complete the step, select it and populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 17. Repeat the above instructions to add and complete other optional steps.

7.2.2.4 Loss Mitigation – Short Sale

This timeline is initiated by a servicer to track a short sale on a HECM loan. A short sale is when a HECM loan is sold by the mortgagor for less than the payoff amount or less than the appraised value of the property. If the loan is Due & Payable, the property must sell for no less than the threshold percentage (as established by HUD) of the appraised value. If the loan is not Due & Payable, the sale price of the property must be the appraised value. When this timeline is completed, the case sub-status is updated to Short Sale Initiated. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Loss Mitigation–Short Sale timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Loss Mitigation–Short Sale** timeline:

Step 1. On the **Endorsed** menu, select **Disposition** and click **Setup**.

Step 2. On the **Endorsed Disposition Setup Search** screen, enter the loan search criteria and click **Search**.

Figure 7-52: Setup Search - Endorsed Short Sale

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. From the **Edit Servicing Management** screen, select **Loss Mitigation – Short Sale** from the Servicing Type dropdown and populate the required fields (marked with an asterisk). The short sale information can be edited on the Servicing Management tab after the initiation of the timeline.

Figure 7-53: Edit Servicing Management – Endorsed Short Sale

Step 5. Click the **Go to Servicing Steps** after Submit checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click Cancel, the Endorsed Disposition Setup Search screen will be displayed).

Step 7. The **Disposition Steps** screen for **Loss Mitigation – Short Sale** timeline is displayed.

The screenshot shows the 'Disposition Steps' screen for a 'Loss Mitigation - Short Sale' timeline. The top navigation bar includes links for Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. The left sidebar contains links for Loan Balance, Disposition Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, and Alerts. The main content area is divided into several sections: Loan Information (FHA Case #, Loan Key, Case Status: Endorsed, Case Sub-Status: Short Sale Initiated, Product Type: HECM STANDARD, Go to Loan Search), Borrower Information (Borrower, SSN, DOB, Address: HOUSTON TX 77016, Co-Borrower), Servicer Information (Lender Loan #, Servicer #, Lender Name, Servicer Name, Investor Name), and Balance Information (Pay Plan Type: Line of Credit, Loan Balance: \$61,523.88, Max Claim: \$73,000.00, % of Max Claim: 84.279 %, NPL: \$196.08, Print Loan Details). Below these sections is a 'Step Information: Loss Mitigation - Short Sale' section with a 'NEW' button and a table of steps.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Initiate Short Sale Process	01/01/2012	01/27/2012	Servicer		Active
2	Received Required Documents	01/31/2012		Servicer		Active
3	Received Closing Proceeds	03/15/2012		Servicer		Active
4	Send Release Authorization to Release Dept.	03/19/2012		Servicer		Active

4 Step(s)

Figure 7-54: Timeline Steps – Endorsed Short Sale

Step 8. The step **Initiate Short Sale Process** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step. (For example: **Received Required Documents**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

The screenshot shows the 'Edit Step' window for the 'Received Required Documents' step. The window has a title bar 'Edit Step' and a close button. The 'Step Item' section contains the following fields: Step Description (Received Required Documents), Scheduled Date (2/10/2012), Complete Date (1/12/2012), Status (Active), and Step Note (Test). The 'Audit Information' section contains Create Date (1/12/2012 2:15:02 PM), Created By, Change Date, and Changed By. At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-55: Edit Step – Endorsed Short Sale

Step 11. The completion date is populated beside the step **Received Required Documents** on the **Disposition Steps** screen.

Step 12. To add an optional step, click **New**.

Step 13. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, and click **Submit** on the new window. The step will be added to the list of steps.

Step 14. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 15. Repeat the above instructions to add and complete other optional steps.

7.2.2.5 Loss Mitigation – Pre-Foreclosure

If the mortgagor's loan becomes due and payable, a servicer initiates this timeline to track the pre-foreclosure activities. When this timeline is initiated, the case sub-status is updated to Loss Mit/Pre FCL. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Loss Mitigation – Pre-Foreclosure timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and edit the attorney and contract information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Loss Mitigation – Pre-foreclosure** timeline:

Step 1. From the **Endorsed** menu, select **Disposition**, and click **Setup**.

Step 2. On the **Endorsed Disposition Setup Search** Screen, enter the loan search criteria and click **Search**.

Endorsed Disposition Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type:

Property County:

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Property County
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL	1001
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL	1002
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL	1003
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL	1004
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL	1005
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL	1006
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL	1007
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL	1008
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL	1009
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL	1010
1011	1011	1011	Endorsed	Loan Active	1011	1011	AL	1011

page: 1 of 11522 Go results per page: 10 Go 115219 Record(s)

Figure 7-56: Setup Search – Endorsed Pre-Foreclosure

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select **Loss Mitigation – Pre-Foreclosure** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Loss Mitigation - Pre-Foreclosure

Timeline Status: Active

Initiation Date: *

Foreclosure Attorney:

MM Contractor:

Default Reason: *

Step Information

#	Step Description	# Days	Sched Date
1	Servicer Prepares Foreclosure Documents	0	

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-57: Edit Servicing Management – Endorsed Pre-Foreclosure

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the Edit Servicing Management screen).
- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Disposition Setup Search** screen will be displayed).
- Step 7. The **Disposition Steps** screen for **Loss Mitigation – Pre-Foreclosure** timeline is displayed.

Disposition Steps

Step Information: Loss Mitigation - Pre-Foreclosure

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cr
1	Servicer Prepares Foreclosure Documents	04/01/2015		Servicer		Active	04/
2	Send NOI	04/09/2015		Servicer		Active	04/
3	Initiation of Foreclosure (First Legal Date)	05/09/2015		Servicer		Active	04/
4	Foreclosure Notice Sent to HUD	06/08/2015		Servicer		Active	04/
5	Transfer to Foreclosure Department	06/09/2015		Servicer		Active	04/

5 Step(s)

Figure 7-58: Timeline Steps – Endorsed Pre-Foreclosure

- Step 8. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step. (For example: **Servicer Prepares Foreclosure Documents**).
- Step 9. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 10. The completion date is populated beside the step **Servicer Prepares Foreclosure Documents** on the **Disposition Steps** screen.

The screenshot shows a web-based 'Edit Step' dialog box. The title bar is 'Edit Step' with a close button. The main content area is divided into two sections. The top section, 'Step Item', contains the following fields: 'Step Description' with the value 'Servicer Prepares Foreclosure Documents'; 'Scheduled Date' with a dropdown menu showing '04/01/2015' and a red asterisk; 'Complete Date' with a dropdown menu showing '04/03/2015'; 'Status' with a dropdown menu showing 'Active'; and 'Step Note' with a large text area. The bottom section, 'Audit Information', contains the following fields: 'Create Date' with the value '4/22/2015 11:58:44 AM'; 'Created By' with the value 'Qssisvcmgr'; 'Change Date' (empty); and 'Changed By' (empty). At the bottom of the dialog are two buttons: 'SUBMIT' and 'CANCEL', both with a play icon.

Step Item	
Step Description:	Servicer Prepares Foreclosure Documents
Scheduled Date:	04/01/2015 *
Complete Date:	04/03/2015
Status:	Active
Step Note:	

Audit Information	
Create Date:	4/22/2015 11:58:44 AM
Created By:	Qssisvcmgr
Change Date:	
Changed By:	

SUBMIT CANCEL

Figure 7-59: Edit Step – Endorsed Pre-Foreclosure

Step 11.Repeat the steps above to complete the other remaining steps.

Step 12.To add an optional step, click **New**.

Step 13.Select the optional step from the **Step Description** dropdown and click Submit on the new window. The step will be added to the list of steps.

Step 14.To complete the step, select it and populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step** window.

7.2.3 Request Timelines

7.2.3.1 Payoff Request

A servicer initiates this timeline to track the payoff request from the mortgagor to payoff his or her outstanding loan balance on a HECM loan. Upon the full payoff of the outstanding loan balance, a loan is terminated.

Multiple active Payoff Request timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Payoff Request** timeline:

Step 1. From the **Endorsed** menu, select **Requests** and click **Setup**.

Step 2. On the **Endorsed Requests Setup Search** screen, enter the loan search criteria and click **Search**.

Endorsed Request Setup Search

Loan Skey: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type:

SEARCH

Search Results

[Export to Excel](#)

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1000	1000	1000	Endorsed	Loan Active	1000	1000	AL
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL

page: 1 of 11522 Go results per page: 10 Go 115214 Record(s)

Figure 7-60: Setup Search – Endorsed Payoff Request

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. From the **Edit Servicing Management** screen, select **Payoff Requests** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Servicing Management Information

Servicing Type: * Payoff Request

Timeline Status: Active

Initiation Date: * 1/12/2012

Request Received From:

Requesting Company Name:

Company Fax #:

Payoff Request Date: * 1/10/2012

Payoff Amount Due:

Payoff Amount Received:

Remitter Name:

Remittance Type:

Check #:

Check Date:

Step Information

#	Step Description	# Days	Sched Date
1	Payoff Request Received	0	01/12/2012
2	Issue Payoff Letter	1	01/13/2012
3	Payoff Amount Received	31	02/12/2012
4	Forward Payoff Amount to Accounting	32	02/13/2012

☒ Go to Servicing Steps after Submit SUBMIT CANCEL

Figure 7-61: Edit Servicing Management – Endorsed Payoff Request

Step 5. Click the **Go to Servicing Steps after Submit** checkbox at the bottom of the **Edit Servicing Management** screen.

Step 6. Click **Submit**. (If you click Cancel, the Endorsed Compliance Setup Search screen is displayed).

Step 7. The **Requests Steps** screen for **Payoff Requests** timeline is displayed.

Home **Loan** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Balance
Request Steps
Servicing Mgmt
Notes
Documents
Contacts
Alerts
Loan Transactions

Loan Information
FHA Case #:
Loan Key:
Case Status: Endorsed
Case Sub-Status: Loan Active
Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information
Borrower:
SSN:
DOB:
Address:
Co-Borrower:

Servicer Information
Lender Loan #:
Servicer #:
Lender Name:
Servicer Name:
Investor Name:

Balance Information
Pay Plan Type: Line of Credit
Loan Balance: \$121,055.39
Max Claim: \$144,336.00
% of Max Claim: 83.871 %
NPL: \$389.16
[Print Loan Details](#)

[Go to Search Results](#)

Step Information: Payoff Request

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Payoff Request Received	07/03/2012	08/29/2012	Servicer		Active	08/2
2	Issue Payoff Letter	07/04/2012		Servicer		Active	08/2
3	Payoff Amount Received	08/03/2012		Servicer		Active	08/2
4	Forward Payoff Amount to Accounting	08/04/2012		Servicer		Active	08/2

4 Step(s)

Figure 7-62: Timeline Steps – Endorsed Payoff

Step 8. The step, **Payoff Request Received** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step. (For example: **Issue Payoff Letter**).

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click Submit on the **Edit Step** window.

Edit Step

Step Item

Step Description: Issue Payoff Letter

Scheduled Date: 1/13/2012 * Complete Date: 1/12/2012

Status: Active

Step Note: Test

Audit Information

Create Date: 1/12/2012 2:42:53 PM Created By: [User Icon]

Change Date: Changed By:

SUBMIT CANCEL

Figure 7-63: Edit Step – Endorsed Payoff

Step 11. The completion date is populated beside the step **Issue Payoff Letter** on the **Requests Steps** screen.

Step 12. Repeat the steps above to complete the other remaining steps.

7.2.4 Foreclosure Timeline

The Servicer initiates this timeline to track the foreclosure process. The proceeds of the sale are issued to repay the debt. Upon initiation of this timeline, the case sub-status is updated to Foreclosure-Endorsed. If the timeline is inactivated the case sub-status is updated accordingly.

Multiple active foreclosure timelines cannot be initiated on a loan. The Servicing management tab can be used to activate or inactivate the timeline and edit the foreclosure information. Once a timeline is inactivated, none of the steps can be edited.

To initiate and complete a **Foreclosure** timeline:

Step 1. From the **Endorsed** menu, select **Foreclosure** and click Setup.

Step 2. On the **Endorsed Foreclosure Setup Search Screen**, enter the loan search criteria and click **Search**.

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Foreclosure Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type: Property County:

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Property
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL	1001
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL	1002
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL	1003
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL	1004
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL	1005
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL	1006
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL	1007
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL	1008
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL	1009
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL	1010

page: 1 of 11522 Go results per page: 10 Go 115213 Record(s)

Figure 7-64: Setup Search – Endorsed Foreclosure

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, the foreclosure selection is prepopulated in the Servicing Type dropdown and grayed out. Populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type:

Timeline Status:

Initiation Date:

Case #:

Step Information

#	Step Description	# Days	Sched Date
1	Refer to Counsel	1	04/09/2015
2	Notice of Sale	20	04/28/2015
3	Prepare FCL Bid Amt	46	05/24/2015
4	Obtain Approval of FCL Bid Amt	47	05/25/2015
5	Foreclosure Sale Date	60	06/07/2015
6	Redemption Expires	420	06/01/2016
7	Deed Recorded	495	08/15/2016
8	Final Title	515	09/04/2016

☒ Go to Servicing Steps after Submit

Figure 7-65: Edit Servicing Management – Endorsed Foreclosure

Step 5. Click **Go to Servicing Steps** after **Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click Cancel, the Endorsed Foreclosure Setup Search screen is displayed).

Step 7. The **Foreclosure Steps** screen for the Foreclosure timeline is displayed.

Home **Loan** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Balance
Foreclosure Steps
Servicing Mgmt
Notes
Documents
Contacts
Alerts

Loan Information
 FHA Case #: [REDACTED]
 Loan Skey: [REDACTED]
 Case Status: Endorsed
 Case Sub-Status: Foreclosure - Endorsed
 Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information
 Borrower: [REDACTED]
 SSN: [REDACTED]
 DOB: [REDACTED]
 Address: BIRMINGHAM AL 35214
 Co-Borrower: No
 NBS: No
 Deferred: No

Servicer Information
 Lender Loan #: [REDACTED]
 Servicer #: [REDACTED]
 Lender Name: [REDACTED]
 Servicer Name: [REDACTED]
 Investor Name: [REDACTED]

Balance Information
 Pay Plan Type: Line of Credit
 Loan Balance: \$46,365.12
 Max Claim: \$50,000.00
 % of Max Claim: 92.730 %
 NPL: (\$1,933.41)
[Print Loan Details](#)

[Go to Search Results](#)

Step Information: Foreclosure

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create D
1	Refer to Counsel	04/02/2015	04/22/2015	Servicer		Active	04/22/2015
2	Notice of Sale	04/21/2015		Servicer		Active	04/22/2015
3	Prepare FCL Bid Amt	05/17/2015		Servicer		Active	04/22/2015
4	Obtain Approval of FCL Bid Amt	05/18/2015		Servicer		Active	04/22/2015
5	Foreclosure Sale Date	05/31/2015		Servicer		Active	04/22/2015
6	Redemption Expires	05/25/2016		Servicer		Active	04/22/2015
7	Deed Recorded	08/08/2016		Servicer		Active	04/22/2015
8	Final Title	08/28/2016		Servicer		Active	04/22/2015

8 Step(s)

Figure 7-66: Timeline Steps – Endorsed Foreclosure

- Step 8. The step **Refer to Counsel** completion date is pre-populated with the timeline created date.
- Step 9. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step. (For example: **Notice of Sale**).
- Step 10. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Edit Step

Step Item

Step Description: Notice of Sale

Scheduled Date: 04/22/2015 * Complete Date: 04/27/2015

Status: Active

Step Note: Test

Audit Information

Create Date: 4/27/2015 10:53:04 AM Created By: gssisvcmgr

Change Date: Changed By:

SUBMIT **CANCEL**

Figure 7-67: Edit Step – Endorsed Foreclosure

- Step 11. The completion date is populated beside the step Notice of Sale on the **Foreclosure Steps** screen.
- Step 12. To add an optional step, click **New**.
- Step 13. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 14. To complete the step, select it and populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Step 15. Repeat the above instructions to add and complete other optional steps.

7.2.5 Bankruptcy Timelines

7.2.5.1 Bankruptcy - Chapter 7

This timeline is manually initiated by a servicer to track a Chapter 7 bankruptcy event. A Chapter 7 bankruptcy releases the mortgagor from unsecured liabilities and retains their secured debt. When this timeline is initiated, the case sub-status is updated to Bankruptcy/Chapter 7. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Bankruptcy–Chapter 7 timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete a **Bankruptcy – Chapter 7** timeline:

Step 1. From the Endorsed menu, select Bankruptcy and click Setup.

Step 2. On the **Endorsed Bankruptcy Setup Search** screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Endorsed Bankruptcy Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the search criteria are organized into two columns. The left column includes fields for Loan Skey, Lender Loan #, FHA Case #, and Case Status (set to Endorsed). The right column includes fields for Borrower LName, Property Address, Property State (set to --ALL--), Case Sub-Status (set to Loan Active), Lender Name, Servicer Name, Investor Name, Index Type (set to --ALL--), and Property County (set to --ALL--). A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, there is a section for 'Search Results' with an 'Export to Excel' link. The results are displayed in a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, Property State, and Property. The table shows 11 records, all with Case Status 'Endorsed' and Case Sub-Status 'Loan Active'. The bottom of the screen features a pagination bar with navigation arrows, a page number of 1, a total of 11522 records, and a results per page setting of 10.

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Property
1001	1001000000	1001000000	Endorsed	Loan Active	1001000000	1001000000	AL	Etowah
1002	1002000000	1002000000	Endorsed	Loan Active	1002000000	1002000000	AL	Madison
1003	1003000000	1003000000	Endorsed	Loan Active	1003000000	1003000000	AL	Mobile
1004	1004000000	1004000000	Endorsed	Loan Active	1004000000	1004000000	AL	Madison
1005	1005000000	1005000000	Endorsed	Loan Active	1005000000	1005000000	AL	Madison
1006	1006000000	1006000000	Endorsed	Loan Active	1006000000	1006000000	AL	Chamble
1007	1007000000	1007000000	Endorsed	Loan Active	1007000000	1007000000	AL	Madison
1008	1008000000	1008000000	Endorsed	Loan Active	1008000000	1008000000	AL	Jefferso

Figure 7-68: Setup Search – Endorsed Bankruptcy Chapter 7

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select **Bankruptcy – Chapter 7** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Figure 7-69: Edit Servicing Management - Endorsed Bankruptcy Chapter 7

Step 6. Click **Submit**. (If you click Cancel, the Endorsed Bankruptcy Setup Search Screen will be displayed).

Loan	Endorsed	Accounting	Batch	Reports	Logout
Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Endorsed Case Sub-Status: Bankruptcy/Chapter 7 Product Type: HECM STANDARD Go to Loan Search		Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: NEW CANEY TX 77357 Co-Borrower:		Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED]	
				Balance Information Pay Plan Type: Line of Credit Loan Balance: \$92,072.87 Max Claim: \$130,000.00 % of Max Claim: 70.825 % NPL: \$488.64 Print Loan Details	

[Go to Servicing Setup](#)

Step Information: Bankruptcy - Chapter 7

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	BNK Filed - Chapter 7	01/01/2012	01/27/2012	Servicer		Active	01/2
2	Bankruptcy Notification is Received	01/11/2012		Servicer		Active	01/2
3	Copy of Voluntary Petition is Received	01/16/2012		Servicer		Active	01/2
4	File Statement of Intent	01/31/2012		Servicer		Active	01/2
5	File Proof of Claim	02/20/2012		Servicer		Active	01/2
6	341 Hearing	03/01/2012		Servicer		Active	01/2

6 Step(s)

Step 8. The first step, **BNK Filed – Chapter 7**, completion date is pre-populated with the timeline created date.

Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

The screenshot shows a window titled "Edit Step" with a close button (X) in the top right corner. The window is divided into two main sections: "Step Item" and "Audit Information".

Step Item Section:

- Step Description:** Bankruptcy Notification is Received
- Scheduled Date:** 1/22/2012 (with a dropdown arrow and a red asterisk)
- Complete Date:** 1/12/2012 (with a dropdown arrow)
- Status:** Active (with a dropdown arrow)
- Step Note:** Test (in a text area with a scrollbar)

Audit Information Section:

- Create Date:** 1/12/2012 3:25:45 PM
- Created By:** [Redacted]
- Change Date:**
- Changed By:**

At the bottom of the window are two buttons: "SUBMIT" and "CANCEL", both with circular arrows on the left.

Figure 7-71: Edit Step – Endorsed Bankruptcy Chapter 7

- Step 11. The completion date is populated beside the step **Bankruptcy Notification is Received** on the **Bankruptcy Steps** screen.
- Step 12. Repeat the steps above to complete the remaining steps.
- Step 13. To add an optional step, click **New**.
- Step 14. Select the optional step from the **Step Description** dropdown and click Submit on the new window. The step will be added to the list of steps.
- Step 15. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 16. Repeat the steps above to add and the additional optional steps.

7.2.5.2 Bankruptcy - Chapter 13

This timeline is manually initiated by Servicer to track a Chapter 13 bankruptcy event. When a Chapter 13 bankruptcy is filed, the court appoints a trustee and establishes a payment plan under a reorganization agreement. Upon initiation of this timeline, the case sub-status is updated to Bankruptcy/Chapter 13.

Multiple active Bankruptcy – Chapter 13 timelines cannot be initiated on a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Bankruptcy – Chapter 13** timeline:

- Step 1. From the **Endorsed** menu, select **Bankruptcy**, and click **Setup**.
- Step 2. On the **Endorsed Bankruptcy Setup Search** screen, enter the loan search criteria and click Search.

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Bankruptcy Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type:

Property County:

Search Results

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State	Property
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL	Etowah
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL	Madison
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL	Mobile
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL	Madison
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL	Madison
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL	Chambers
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL	Madison
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL	Jefferson

page: 1 of 11522 Go results per page: 10 Go 115212 Record(s)

Figure 7-72: Setup Search – Endorsed Bankruptcy Chapter 13

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select **Bankruptcy – Chapter 13** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: Bankruptcy - Chapter 13

Timeline Status: Active

Initiation Date: 1/12/2012

Case #:

Step Information

Step	Description	# Days	Sched Date
1	BNK Filed - Chapter 13	0	01/12/2012
2	Bankruptcy Notification is Received	10	01/22/2012
3	Copy of Voluntary Petition is Received	15	01/27/2012
4	Plan Filed	15	01/27/2012
5	Copy of Plan received	30	02/11/2012
6	Print Proof of Claim	83	04/04/2012
7	File Proof of Claim	90	04/11/2012
8	Conf Hearing Date	120	05/11/2012
9	Plan is Confirmed	120	05/11/2012

☒ Go to Servicing Steps after Submit

Figure 7-73: Edit Servicing Management - Endorsed Bankruptcy Chapter 13

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).
- Step 6. Click **Submit**. (If you click Cancel, the **Endorsed Bankruptcy Setup Search** screen will be displayed).
- Step 7. The **Bankruptcy Steps** screen for **Bankruptcy – Chapter 13** timeline is displayed.


Home	Loan	Endorsed	Accounting	Batch	Reports	Logout	
Loan Balance	Loan Information		Borrower Information		Servicer Information		
Bankruptcy Steps	FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Endorsed Case Sub-Status: Bankruptcy/Chapter 13 Product Type: HECM STANDARD Go to Loan Search		Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: HOUSTON TX 77063 Co-Borrower: [REDACTED]		Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED]		
Servicing Mgmt					Balance Information		
Notes					Pay Plan Type: Line of Credit Loan Balance: \$254,034.66 Max Claim: \$337,500.00 % of Max Claim: 75.270 % NPL: \$762.78 Print Loan Details		
Documents							
Contacts							
Alerts							
Go to Servicing Setup							
Step Information: Bankruptcy - Chapter 13							
							
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	BNK Filed - Chapter 13	01/01/2012	01/27/2012	Servicer		Active	01/2
2	Bankruptcy Notification is Received	01/11/2012		Servicer		Active	01/2
3	Copy of Voluntary Petition is Received	01/16/2012		Servicer		Active	01/2
4	Plan Filed	01/16/2012		Servicer		Active	01/2
5	Copy of Plan received	01/31/2012		Servicer		Active	01/2
6	Print Proof of Claim	03/24/2012		Servicer		Active	01/2
7	File Proof of Claim	03/31/2012		Servicer		Active	01/2
8	Conf Hearing Date	04/30/2012		Servicer		Active	01/2
9	Plan is Confirmed	04/30/2012		Servicer		Active	01/2
9 Step(s)							

Figure 7-74: Timeline Steps – Endorsed Bankruptcy Chapter 13

Step 8. The first step, **BNK Filed – Chapter 13**, completion date is pre-populated with the timeline created date.

Step 9. To complete any step in the timeline, click the step. (For example: **Bankruptcy Notification is received**).

Step 10. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

The screenshot shows the 'Edit Step' window. At the top, the title is 'Edit Step'. Below it, the 'Step Item' section contains: 'Step Description: Bankruptcy Notification is Received', 'Scheduled Date: 1/22/2012' with a dropdown arrow and a red asterisk, 'Complete Date: 1/12/2012' with a dropdown arrow, and 'Status: Active' with a dropdown arrow. Below this is a 'Step Note' field with a text area. At the bottom, the 'Audit Information' section shows 'Create Date: 1/12/2012 3:36:06 PM', 'Created By: [redacted]', 'Change Date:', and 'Changed By: [redacted]'. At the very bottom are two buttons: 'SUBMIT' and 'CANCEL', both with a red arrow icon.

Figure 7-75: Edit Step – Endorsed Bankruptcy Chapter 13

Step 11. The completion date is populated beside step **Bankruptcy Notification is received** on the **Bankruptcy Steps** screen.

Step 12. Repeat the steps above to complete the remaining steps.

Step 13. To add an optional step, click **New**.

Step 14. Select the optional step from the Step Description dropdown and click Submit on the new window. The step will be added to the list of steps.

Step 15. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, click Submit on the Edit Step window.

Step 16. Repeat the steps above to add and the additional optional steps.

7.3 Endorsed Timelines (Servicers and HUD NSC Interaction)

These timelines require interaction between servicers and HUD.

7.3.1 Request Timelines

7.3.1.1 Certificate of Indebtedness

A HUD NSC Contractor initiates the Certificate of Indebtedness (COI) timeline when a request is received to show the loan balance or the total debt on HUD's second mortgage. This timeline is initiated and completed by the HUD NSC Contractor and does not require servicer interaction.

Multiple active Certificate of Indebtedness timelines can be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Certificate of Indebtedness** timeline:

Step 1. From the **Endorsed** menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

Endorsed Request Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type:

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL
1011	1011	1011	Endorsed	Loan Active	1011	1011	AL

page: 1 of 11522 Go results per page: 10 Go 115214 Record(s)

Figure 7-76: Setup Search – Endorsed Certificate of Indebtedness

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** window, select Certificate of Indebtedness from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: Certificate of Indebtedness (COI)

Timeline Status: Active

Initiation Date: 1/12/2012

Amount of Claim:

Step Information

#	Step Description	# Days	Sched Date
1	COI Request Received	0	01/12/2012
2	(ltr) COI Sent to Requestor	4	01/19/2012
3	Copy of Mortgage and Note Sent with COI	4	01/19/2012

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-77: Edit Servicing Management – Endorsed Certificate of Indebtedness

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management Window**).

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).

Step 7. The **Request Steps** screen for **Certificate of Indebtedness** timeline is displayed.

The screenshot shows the 'Request Steps' screen for a 'Certificate of Indebtedness (COI)' timeline. The interface includes a top navigation bar with tabs: Home, Loan, Assigned, Endorsed, Reports, and Logout. A left sidebar contains links: Loan Balance, Request Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, Alerts, and Loan Transactions. The main content area is divided into four sections: Loan Information, Borrower Information, Servicer Information, and Balance Information. Below these is a 'Go to Search Results' link and a table of steps.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C
1	COI Request Received	12/20/2011		HUD Contractor		Active	1
2	COI Sent to Requestor	12/27/2011		HUD Contractor		Active	1
3	Copy of Mortgage and Note Sent with COI	12/27/2011		HUD Contractor		Active	1

Below the table, it indicates '3 Step(s)'.

Figure 7-78: Timeline Steps – Endorsed Certificate of Indebtedness

Step 8. To complete any step in the timeline, click the step, for example, step **COI Request Received**.

Step 9. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 10. The completion date is populated beside the step **COI Request Received** on the **Request Steps** screen.

The screenshot shows the 'Edit Step' window for the 'COI Request Received' step. The window has a title bar 'Edit Step' and a close button. It contains the following fields:

- Step Item**
 - Step Description: COI Request Received
 - Scheduled Date: 1/12/2012 (dropdown)
 - Complete Date: 1/12/2012 (dropdown)
 - Status: Active (dropdown)
 - Step Note: (text area)
- Audit Information**
 - Create Date: 1/12/2012 3:59:00 PM
 - Created By: (username)
 - Change Date: (empty)
 - Changed By: (empty)

At the bottom, there are two buttons: **SUBMIT** and **CANCEL**.

Figure 7-79: Edit Step Window – Endorsed Certificate of Indebtedness

Step 11. To generate the **Certificate of Indebtedness Letter**, click the **magnifying glass** beside **COI Sent to Requestor**; the Certificate of Indebtedness Letter is displayed.

Step 12. The printer icon beside the step allows the HUD Contractor to auto-save the document to the **Documents** tab. Select the **printer icon** the Certificate of Indebtedness Letter is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.

7.3.1.2 Consent of Lienholder

This timeline is initiated when the mortgagee receives a request from the mortgagor to consent to an action that would affect the mortgagee's interest in the property. With this timeline, the mortgagee submits their decision to HUD, who holds a second mortgage on the property. When consent is required from all lien holders, a servicer initiates this timeline. The request is reviewed and a recommendation is made by a HUD NSC Contractor to HUD. HUD reviews the recommendation and the submitted documents, and makes a decision. This timeline requires Servicer, HUD NSC Contractor and HUD interactions.

Multiple active Consent of Lienholder timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Consent of Lienholder** timeline:

7.3.1.2.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the title 'Endorsed Request Setup Search' is shown. The search criteria section includes fields for Loan Skey, Lender Loan #, FHA Case #, Case Status (set to Endorsed), Borrower LName, Property Address, Property State (set to --ALL--), Case Sub-Status (set to Loan Active), Lender Name, Servicer Name, Investor Name, and Index Type (set to --ALL--). A red 'SEARCH' button is located to the right of these fields. Below the search criteria, there is a 'Search Results' section with an 'Export to Excel' link. The results are displayed in a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 10 rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. At the bottom of the screen, there are navigation buttons (back, forward, etc.), a page indicator showing 'page: 1 of 11522', a 'Go' button, a 'results per page: 10' dropdown, another 'Go' button, and a total record count of '115214 Record(s)'.

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1001	1001-1001-1001	1001-1001-1001	Endorsed	Loan Active	1001-1001-1001	1001-1001-1001	AL
1002	1002-1002-1002	1002-1002-1002	Endorsed	Loan Active	1002-1002-1002	1002-1002-1002	AL
1003	1003-1003-1003	1003-1003-1003	Endorsed	Loan Active	1003-1003-1003	1003-1003-1003	AL
1004	1004-1004-1004	1004-1004-1004	Endorsed	Loan Active	1004-1004-1004	1004-1004-1004	AL
1005	1005-1005-1005	1005-1005-1005	Endorsed	Loan Active	1005-1005-1005	1005-1005-1005	AL
1006	1006-1006-1006	1006-1006-1006	Endorsed	Loan Active	1006-1006-1006	1006-1006-1006	AL
1007	1007-1007-1007	1007-1007-1007	Endorsed	Loan Active	1007-1007-1007	1007-1007-1007	AL
1008	1008-1008-1008	1008-1008-1008	Endorsed	Loan Active	1008-1008-1008	1008-1008-1008	AL
1009	1009-1009-1009	1009-1009-1009	Endorsed	Loan Active	1009-1009-1009	1009-1009-1009	AL
1010	1010-1010-1010	1010-1010-1010	Endorsed	Loan Active	1010-1010-1010	1010-1010-1010	AL

Figure 7-80: Setup Search – Endorsed Consent of Lienholder

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** window, select Consent of Lien Holder from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Consent of Lienholder

Timeline Status: Active

Initiation Date: * 1/13/2012

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Consent of Lienholder	0	01/13/2012
2	Upload Consent of Lienholder Package	5	01/23/2012
3	Consent of Lienholder Request Reviewed	7	01/25/2012
4	Recommendation Sent to HUD	8	01/26/2012
5	(ltr) Servicer Notified of Decision	10	01/30/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-81: Edit Servicing Management – Endorsed Consent of Lienholder

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (If you click **Cancel**, the **Endorsed Request Setup Search** screen is displayed).

Step 7. The **Request Steps** screen for **Consent of Lienholder** timeline is displayed.

Request Steps

Loan Information

FHA Case #: [REDACTED]
Loan Key: [REDACTED]
Case Status: Endorsed
Case Sub-Status: Loan Active
Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]
SSN: [REDACTED]
DOB: [REDACTED]
Address: [REDACTED]
RALEIGH NC 27607
Co-Borrower: [REDACTED]

Servicer Information

Lender Loan #: [REDACTED]
Servicer #: [REDACTED]
Lender Name: [REDACTED]
Servicer Name: [REDACTED]
Investor Name: [REDACTED]

Balance Information

Pay Plan Type: [REDACTED] Line of Credit
Loan Balance: \$155,924.28
Max Claim: \$202,825.00
% of Max Claim: 76.876 %
NPL: (\$1,105.29)
[Print Loan Details](#)

Go to Search Results

Step Information: Consent of Lienholder

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	
1	Initiate Consent of Lienholder	12/20/2011	12/20/2011	Servicer		Active	1
2	Upload Consent of Lienholder Package	12/28/2011		Servicer		Active	1
3	Consent of Lienholder Request Reviewed	12/30/2011		HUD Contractor		Active	1
4	Recommendation Sent to HUD	01/03/2012		HUD Contractor		Active	1
5	Servicer Notified of Decision	01/05/2012		HUD Contractor		Active	1

5 Step(s)

Figure 7-82: Timeline Steps – Endorsed Consent of Lienholder

Step 8. The step **Initiate Consent of Lienholder** completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Consent of Lienholder Package**, the Complete Date is pre-populated with current system date. For this step, a servicer must upload the Consent of Lienholder Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step. Select this icon

to view the attached document. This document is also auto-saved in the Documents tab.

The 'Edit Step' window displays the following information:

- Step Item:**
 - Step Description: Upload Consent of Lienholder Package
 - Scheduled Date: 1/23/2012
 - Complete Date: 1/13/2012
 - Status: Active
 - Step Note: (Empty text area)
 - Documents: (Empty text area with a 'Browse...' button)
- Audit Information:**
 - Create Date: 1/13/2012 9:58:48 AM
 - Created By: (User name)
 - Change Date: (Empty)
 - Changed By: (Empty)

At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-83: Edit Step – Endorsed Consent of Lienholder

7.3.1.2.2 HUD NSC Contractor and HUD NSC Staff Activities

HUD NSC Contractor must perform the following steps:

- Step 1. Upon completion of Consent of Lienholder Package review, a HUD NSC Contractor will complete the step **Consent of Lienholder Request Reviewed**. To complete the step, select it and populate the completion date, add a note in the Notes field (if applicable), click **Submit** on the **Edit Step** window.
- Step 2. Once a decision has been made about whether to approve, deny or request additional information. The HUD NSC Contractor adds the respective optional step.
- Step 3. To add an optional step (Contractor Recommendation – Approved, Contractor Recommendation - Denied, or Contractor Recommendation – Pending Additional Info), click **New**.

The 'New Step' window displays the following information:

- Step Item:**
 - Step Description: Contractor Recommendation - Approved
 - Scheduled Date: 1/13/2012
 - Complete Date: 1/13/2012
 - Status: Active
 - Step Note: (Empty text area)

At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-84: New Step – Endorsed Consent of Lienholder

- Step 4. Select an optional step from the **Step Description** dropdown (contractor Recommendation – Approved, contractor Recommendation - Denied, or contractor

Recommendation – Pending Additional Info) that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps.

- Step 5. The HUD NSC Contractor completes the step **Recommendation Sent to HUD** to let HUD know their recommendation. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step window**.

HUD NSC staff must perform the following steps:

- Step 6. The HUD NSC staff reviews the HUD NSC Contractor recommendation and makes a decision.
- Step 7. Once a decision has been made about whether to approve, deny or request additional information. The HUD NSC staff adds the respective optional step.
- Step 8. To add an optional step (HUD Decision – Approved, HUD Decision - Denied, or HUD Decision – Pending Additional Info), click **New**.

Figure 7-85: New Step – Endorsed Consent of Lienholder

- Step 9. Select an optional step from the **Step Description** dropdown (HUD Decision–Approved, HUD Decision - Denied, or HUD Decision – Pending Additional Info) that needs to be added on the timeline, populate the completion date, click **Submit** on the new window. The step will be added to the list of steps.
- If the HUD NSC staff requested additional information, servicer must submit additional information for continuation of this timeline (refer to above steps for the review cycle).
 - If the servicer does not submit the required documents within 45 days from the initial decision, then HUD NSC Contractor will add the optional step **Follow Up on Pending Information**.

HUD NSC Contractor must perform the following steps:

- Step 10. The HUD NSC Contractor will generate the Consent of Lienholder decision letter.
- Step 11. To generate the Consent of Lienholder Decision Letter, click the **magnifying glass** beside Servicer Notified of Decision. The Consent of Lienholder Decision letter is

displayed with options to preview or print the document. The letter displays the HUD decision.

Step 12. Update the letter (if pending additional information) and select the **Preview Document** link to view the updated document. To auto-save the changes made to the document, click the **Print Document** link. Click **Open** on the **File Download** window. This saves the **Consent of Lienholder Decision letter** to the **Documents** tab. Refresh the screen to auto complete the step with current system date.

7.3.1.3 Due and Payable w/ HUD Approval

A Due & Payable w/ HUD Approval timeline is initiated by a servicer to notify HUD of a Due and Payable event that requires HUD approval. A servicer initiates the timeline and HUD provides a decision (approve, deny, or request additional information to call the loan due and payable). When the timeline is initiated, the case sub-status is updated to Due and Payable. If the timeline is inactivated, the case sub-status is updated accordingly.

System will not allow user to initiate a Due & Payable w/ HUD Approval timeline manually, if one or more Non-Borrowing Spouse is active on the loan. The case sub-status is NOT updated to Due and Payable automatically, if one or more Non-Borrowing Spouse are active on the loan.

HUD approval is required for the following default reasons:

- Occupancy compliance
- Repairs and upkeep
- Residency
- Unpaid insurance
- Unpaid taxes
- Unpaid taxes and unpaid insurance
- Multiple active Due & Payable w/ HUD Approval timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update the default date and default reason. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Due and Payable w/ HUD Approval** timeline:

7.3.1.3.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the **Endorsed** menu, select **Request**, and click

Step 2. On the **Endorsed Request Setup Search** screen, enter the loan search criteria and click Search.

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Request Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: --ALL-- Investor Name:

Case Status: Endorsed Case Sub-Status: Loan Active Index Type: --ALL--

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL
1011	1011	1011	Endorsed	Loan Active	1011	1011	AL
1012	1012	1012	Endorsed	Loan Active	1012	1012	AL
1013	1013	1013	Endorsed	Loan Active	1013	1013	AL
1014	1014	1014	Endorsed	Loan Active	1014	1014	AL
1015	1015	1015	Endorsed	Loan Active	1015	1015	AL
1016	1016	1016	Endorsed	Loan Active	1016	1016	AL
1017	1017	1017	Endorsed	Loan Active	1017	1017	AL
1018	1018	1018	Endorsed	Loan Active	1018	1018	AL
1019	1019	1019	Endorsed	Loan Active	1019	1019	AL
1020	1020	1020	Endorsed	Loan Active	1020	1020	AL

page: 1 of 11522 results per page: 10 Go

115214 Record(s)

Figure 7-86: Setup Search – Endorsed Due and Payable w/ HUD Approval

- Step 3. From the search results, click a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** Screen, select Due & Payable w/ HUD Approval from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk). Note: The default date and reason can be edited on the Servicing Management tab after the initiation of timeline.

Edit Servicing Management

Servicing Management Information

Servicing Type: * Due & Payable w/ HUD Approval

Timeline Status: Active

Initiation Date: * 04/01/2015

Default Reason: * Occupancy Compliance

Default Date: * 03/31/2015

Step Information

#	Step Description	# Days	Sched Date
1	Disposition Event Occurred	0	04/01/2015
2	Upload Due & Payable Package	5	04/06/2015
3	Request to Call Due & Payable Reviewed	8	04/09/2015
4 (ltr)	Servicer Notified of Decision	10	04/11/2015
5	Notification of Decision Received	10	04/11/2015
6	Mail Repayment Notice	30	05/01/2015
7	Obtain Appraisal	30	05/01/2015
8	Notification Sent to Borrower	40	05/11/2015

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-87: Edit Servicing Management Screen - Endorsed Due and Payable

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** Window).
- Step 6. Click **Submit** (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).

Step 7. The **Request Steps** screen for **Due & Payable w/ HUD Approval** timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C
1	Disposition Event Occurred	04/01/2015	04/22/2015	Servicer		Active	0
2	Upload Due & Payable Package	04/06/2015		Servicer		Active	0
3	Request to Call Due & Payable Reviewed	04/09/2015		HUD Contractor		Active	0
4	Servicer Notified of Decision	04/11/2015		HUD Contractor		Active	0
5	Notification of Decision Received	04/11/2015		Servicer		Active	0
6	Mail Repayment Notice	05/01/2015		Servicer		Active	0
7	Obtain Appraisal	05/01/2015		Servicer		Active	0
8	Notification Sent to Borrower	05/11/2015		Servicer		Active	0

Figure 7-88: Timeline Steps – Endorsed Due and Payable w/HUD Approval

Step 8. The step **Disposition Even Occurred** completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Due & Payable Package**, the completion date will be pre-populated with the current system date. For this step, a servicer must upload the Due & Payable Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step. Select this icon to view the attached document. This document is also auto-saved in the Documents tab.

Edit Step

Step Item

Step Description: Upload Due & Payable Package

Scheduled Date: 1/23/2012 * Complete Date: 1/13/2012

Status: Active

Step Note: Test PDF file

Documents: C:\Users\... \Desktop\... Browse...

Audit Information

Create Date: 1/13/2012 10:39:12 AM Created By: ...

Change Date: ... Changed By: ...

SUBMIT CANCEL

Figure 7-89: Edit Step - Endorsed Due and Payable

7.3.1.3.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 1. Upon completion of Due & Payable package review, a HUD NSC Contractor completes the step **Request to Call Due & Payable Reviewed**. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 2. Once a decision has been made whether to approve, deny or request additional information. The HUD NSC Contractor adds the respective optional step.
- Step 3. To add an optional step (Approved, Denied, or Pending Additional Information), click **New**.

Figure 7-90: New Step – Endorsed Due and Payable

- Step 4. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps. Upon addition of the timeline step **HUD Decision – Approved**, the case sub-status is updated to **Due & Payable**.
- Step 5. To generate the Due and Payable Decision Letter, click the magnifying glass beside Servicer Notified of Decision. The Due and Payable letter is displayed with options to preview or print the document. The letter displays a HUD decision. Update the letter (if pending additional information) and select the Preview Document link to view the updated document. To auto-save the changes made to the document, click the Print Document link. Click Open on the File Download window. This action will save the Due and Payable letter to the Documents tab. Refresh the screen to auto complete the step with current system date.

7.3.1.3.3 Post Due & Payable Timeline – Servicer Activities

The servicer must perform the following steps:

- Step 1. Upon receipt of Due and Payable decision, a servicer will complete the step **Notification of Decision Received** and step **Mail Notice of Repayment Upon notification sent to Borrower**, complete the step **Notification Sent to Borrower**.
- Step 2. The servicer will complete the remaining steps based on the completion of activity.
- Step 3. The servicer will add optional steps based on the loss mitigation activity negotiated with the mortgagor. To add an option step, click **New**.
- Step 4. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The selected step will be added to the timeline.

Step 5. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 6. Repeat the above instructions to add and complete other optional steps.

7.3.1.4 Extension – Claim Filing

Mortgagees may request an extension to file the claim due to a pending sale, in which case a Servicer initiates this timeline 15 days before the end of the six-month period from the date the mortgagee acquired the title. Extensions may be approved up to 30 days to allow the sale to proceed. An active Claim Type 21 - DIL/FCL timeline must exist on the loan before the Extension-Claim Filing timeline can be initiated. Date of Possession and Acquisition of Marketable Title must be populated on Claim Type 21 to determine the expiration date on the Extension-Claim Filing timeline.

Multiple active Extension-Claim Filing timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Claim Filing** timeline:

7.3.1.4.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the search criteria are organized into two columns. The left column includes fields for Loan Key, Lender Loan #, FHA Case #, and Case Status (set to 'Endorsed'). The right column includes fields for Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'CT 21 - DIL/FCL'), Lender Name, Servicer Name, Investor Name, and Index Type (set to '--ALL--'). A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, the 'Search Results' section is visible, featuring an 'Export to Excel' link and a table with columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 10 rows of data, all with 'Endorsed' status and 'CT 21 - DIL/FCL' sub-status. At the bottom of the screen, there is a pagination bar showing 'page: 1 of 3', 'results per page: 10', and a 'Go' button. The total number of records is '28 Record(s)'.

Figure 7-91: Setup Search – Endorsed Claim Filing

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, select Subordination from the Servicing Type dropdown and populate the required fields (marked with an asterisk).

Figure 7-92: Edit Servicing Management Screen – Endorsed Claim Filing

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (If you click **Cancel**, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The **Request Steps** screen for **Extension – Claim Filing** timeline is displayed.

Figure 7-93: Timeline Steps – Endorsed Claim Filing

Step 8. The step **Initiate Extension - Claim Filing** completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Extension Package**, the completion date is pre-populated with the current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab.

The 'Edit Step' window displays the following information:

- Step Item:**
 - Step Description: Upload Extension Package
 - Scheduled Date: 1/17/2012 (dropdown menu)
 - Complete Date: 1/13/2012 (dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: Upload PDF test (text area)
 - Documents: (empty field) with a 'Browse...' button
- Audit Information:**
 - Create Date: 1/13/2012 11:10:15 AM
 - Change Date: (empty)
 - Created By: (username)
 - Changed By: (empty)

At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-94: Edit Step Window – Endorsed Claim Filing

Step 10. The servicer must complete the step Submit Extension Request for Time. To complete the step, select the step, populate the completion date and click Submit on the Edit Step window.

The 'Edit Step' window displays the following information:

- Step Item:**
 - Step Description: Submit Extension Request for Time
 - Scheduled Date: 1/17/2012 (dropdown menu)
 - Complete Date: 1/13/2012 (dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: Test (text area)
- Audit Information:**
 - Create Date: 1/13/2012 11:10:15 AM
 - Change Date: (empty)
 - Created By: (username)
 - Changed By: (empty)

At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-95: Edit Step – Endorsed Claim Filing

7.3.1.4.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 11. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.
- Step 12. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed.** To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 13. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor adds the respective optional step.

Step 14. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-96: New Step – Endorsed Claim Filing

Step 15. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the **Servicing Management** tab.

Step 16. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.1.5 Extension – Deed-In-Lieu

Mortgagees may request an extension of time to negotiate a deed-in-lieu of foreclosure. A servicer will initiate the first Extension – DIL request within 30 days of the expiration of the second extension request to delay foreclosure. The system allows multiple active timelines for Extension – Deed-In-Lieu timelines. The second request should be initiated within 30 days of the expiration of the initial extension expiration date.

The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Deed-In-Lieu** timeline:

7.3.1.5.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. On the **Endorsed** menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

Home Loan Assigned Endorsed Accounting Reports Admin Logout

Endorsed Request Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: --ALL-- Investor Name:

Case Status: Endorsed Case Sub-Status: Due & Payable Index Type: --ALL--

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1001	1001	1001	Endorsed	Due & Payable	1001	1001	1001
1002	1002	1002	Endorsed	Due & Payable	1002	1002	1002
1003	1003	1003	Endorsed	Due & Payable	1003	1003	1003
1004	1004	1004	Endorsed	Due & Payable	1004	1004	1004
1005	1005	1005	Endorsed	Due & Payable	1005	1005	1005
1006	1006	1006	Endorsed	Due & Payable	1006	1006	1006
1007	1007	1007	Endorsed	Due & Payable	1007	1007	1007
1008	1008	1008	Endorsed	Due & Payable	1008	1008	1008
1009	1009	1009	Endorsed	Due & Payable	1009	1009	1009
1010	1010	1010	Endorsed	Due & Payable	1010	1010	1010

page: 1 of 1193 results per page: 10

11925 Record(s)

Figure 7-97: Setup Search – Endorsed Extension – DIL

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen is displayed, select Extension – Deed-In-Lieu from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Extension - Deed-in-Lieu

Timeline Status: Active

Initiation Date: * 1/13/2012

Reason for Request: * Deed-in-Lieu

Reason for Extension: * Deed-in-Lieu

Basis for Extension Request:

Request:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Extension - DIL	0	01/13/2012
2	Upload Extension Package	1	01/17/2012
3	Submit Extension Request for Time	1	01/17/2012
4	Request for Extension of Time Recd	0	01/13/2012
5	Extension Request Reviewed	1	01/17/2012
6	Servicer Notified of Decision	2	01/18/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-98: Edit Servicing Management – Endorsed Extension –DIL

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).
- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).
- Step 7. The **Request Steps** screen for the **Extension – Deed-In-Lieu** timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Initiate Extension - DIL	01/23/2012	01/23/2012	Servicer		Active	01/2
2	Request for Extension of Time Recd	01/23/2012		HUD Contractor		Active	01/2
3	Upload Extension Package	01/24/2012		Servicer		Active	01/2
4	Submit Extension Request for Time	01/24/2012		Servicer		Active	01/2
5	Extension Request Reviewed	01/24/2012		HUD Contractor		Active	01/2
6	Servicer Notified of Decision	01/25/2012		HUD Contractor		Active	01/2

Figure 7-99: Timeline Steps – Endorsed Extension – Deed-in-Lieu

Step 8. The Step Initiate Extension - DIL **Completion Date** is pre-populated with the creation date of the timeline.

Step 9. For the step **Upload Extension Package**, the **Completion Date** will be pre-populated with the current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching it. Once the document is attached, click **Submit**.

Step 10. A PDF icon is added next to the step; select this **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

Figure 7-100: Edit Step – Upload Extension Package – Endorsed Extension – DIL

Step 11. The servicer must complete the step **Submit Extension Request for Time**. To complete the step, select the step, populate the **Completion Date** and click **Submit** on the **Edit Step window**.

7.3.1.5.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 1. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the **Completion Date** and click **Submit** on the **Edit Step** window.
- Step 2. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed**. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click Submit on the Edit Step window.

Figure 7-101: Edit Step – Request Extension of Time Recd – Endorsed Extension – DIL

- Step 3. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor will add the respective optional step.
- Step 4. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-102: New Step – Endorsed Extension – DIL

- Step 5. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the **Servicing Management** tab.
- Step 6. A HUD NSC Contractor can add an optional **Follow-up** step to set a reminder to track and complete the timeline.

7.3.1.6 Extension – Repairs

When an initial repair is incomplete, a servicer requests an extension of time to allow the mortgagor to complete the repair. The initial request is initiated within 30 days of the expiration of the Repair Rider date. When the initial request is initiated, the Servicing Module defaults the request field to First. The system allows multiple active Extension-Repairs timelines. The second request should be initiated within 30 days of the expiration of the initial Extension Expiration date. When initiating the second request, the Servicing Module defaults the request field to Subsequent.

The Servicing Management tab can be used to activate or inactivate the timeline and extension data fields. Once the timeline is inactivated, the steps can no longer be edited. The field Repair Rider Expiration Date can be edited by a servicer until the Extension Expiration Date is populated, after which the servicer cannot edit the Repair Rider Expiration Date. However, the authorized HUD NSC staff and HUD NSC Contractor can still edit the field. The repair rider expiration date must be greater than the closing date and less than or equal to number of months (as established by HUD) from the closing date.

The Extension Expiration Date field can be edited only by authorized HUD NSC staff and HUD NSC Contractors. For the first extension request, this date must be less than or equal to a certain number of days (as established by HUD) from the repair rider expiration date. For a subsequent request, this date must be less than or equal to

- the number of days (as established by HUD) from the first extension expiration date or
- the number of months (as established by HUD) from the closing date.

To initiate and complete the **Extension – Repair** timeline:

7.3.1.6.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the **Endorsed** menu, select **Request**, and click **Setup**.

Step 2. On the Endorsed Request Setup Search screen, enter the loan search criteria and click Search.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the search criteria section includes fields for Loan Skey, Lender Loan #, FHA Case #, Case Status (set to Endorsed), Borrower LName, Property Address, Property State (set to --ALL--), Case Sub-Status (set to Loan Active), Lender Name, Servicer Name, Investor Name, and Index Type (set to --ALL--). A red 'SEARCH' button is located to the right of these fields.

Below the search criteria, the 'Search Results' section shows a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 10 rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. The 'Property State' column shows 'AL' for all entries.

At the bottom of the screen, there is a pagination bar showing 'page: 1 of 11522' and 'results per page: 10'. A 'Go' button is next to the page number. The total record count is displayed as '115214 Record(s)'.

Figure 7-103: Setup Search – Endorsed Extension-Repairs

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select Extension – Repair from the Servicing Type dropdown and populate the required fields (marked with an asterisk).
- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

#	Step Description	# Days	Sched Date
1	Initiate Extension - Repairs	0	01/13/2012
2	Upload Extension Package	1	01/17/2012
3	Submit Extension Request for Time	1	01/17/2012
4	Request for Extension of Time Recd	0	01/13/2012
5	Extension Request Reviewed	1	01/17/2012
6	Servicer Notified of Decision	2	01/18/2012

Figure 7-104: Edit Servicing Management - Endorsed Extension Repairs

- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).
- Step 7. The **Request Steps** screen for **Extension – Repairs** timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Initiate Extension - Repairs	12/13/2011	12/13/2011	Servicer		Active	12/1
2	Request for Extension of Time Recd	12/13/2011		HUD Contractor		Active	12/1
3	Upload Extension Package	12/14/2011		Servicer		Active	12/1
4	Submit Extension Request for Time	12/14/2011		Servicer		Active	12/1
5	Extension Request Reviewed	12/14/2011		HUD Contractor		Active	12/1
6	Servicer Notified of Decision	12/15/2011		HUD Contractor		Active	12/1

Figure 7-105: Timeline Steps – Endorsed Repairs

- Step 8. The step **Initiate Extension - Repairs** completion date is pre-populated with the timeline created date.
- Step 9. For the step **Upload Extension Package**, the completion date will be pre-populated with the current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached.
- Step 10. A PDF icon is added next to the step, select the **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Upload Extension Package
 - Scheduled Date: 1/17/2012 (dropdown menu)
 - Complete Date: 1/13/2012 (dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: PDF Upload test (text area)
 - Documents: r User Guide\test PDF.pdf (text field) with a 'Browse...' button
- Audit Information**
 - Create Date: 1/13/2012 2:23:03 PM
 - Created By: [User Name]
 - Change Date:
 - Changed By:

At the bottom are two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-106: Edit Step – Upload Extension Package – Endorsed Extension – Repairs

- Step 11. The servicer must complete the step **Submit Extension Request for Time**. To complete the step, select the step, populate the completion date and click **Submit** on the **Edit step** window.

7.3.1.6.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 1. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select it, populate the completion date and click **Submit** on the **Edit step** window.

Figure 7-107: Edit Step – Request Extension of Time Recd – Endorsed Extension-Repairs

- Step 2. Upon completion of Extension Package review, HUD NSC Contractor will complete the step **Extension Request Reviewed**. To complete the step, select it and populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.
- Step 3. Once a decision has been made about whether to approve, or deny the request, the HUD NSC Contractor will add the respective optional step.
- Step 4. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-108: New Step – Endorsed Extension – Repairs

- Step 5. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the **New Step** window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the **Servicing Management** tab.
- Step 6. A HUD NSC Contractor can add an optional **Follow-up** step to set a reminder to track and complete the timeline.

7.3.1.7 Extension – Request to Delay Foreclosure

A mortgagee may request an extension of time to institute foreclosure. A servicer initiates this timeline before the expiration date of the six-month time period of foreclosure from the Due and

Servicing Module allows multiple active timelines for Extension – Request to Delay Foreclosure timelines. When the second request is initiated it will inactivate the first request. The second request should be initiated within 30 days of the expiration of the prior Extension Expiration date. The system will auto-approve the first two extension requests with the expiration date equal to number of days (as established by HUD) from the request submitted date. The third request must be manually reviewed and approved.

To initiate and complete the **Extension – Request to Delay Foreclosure** timeline:

The servicer must perform the following steps to initiate the timeline:

Step 2. On the Endorsed Request Setup Search Screen, enter the loan search criteria and click Search.

Figure 7-109: Setup Search – Endorsed Extension-Request to Delay Foreclosure

Step 4. On the **Edit Servicing Management** screen, select Extension – Request to Delay Foreclosure from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Extension - Request to Delay Foreclosure

Timeline Status: Active

Initiation Date: * 1/13/2012

Reason for Request: * Claims

Reason for Extension: * Conveyance of title

Basis for Extension Request:

Request:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Extension - Request to Delay Foreclosure	0	01/13/2012
2	Upload Extension Package	1	01/17/2012
3	Submit Extension Request for Time	1	01/17/2012
4	Request for Extension of Time Recd	0	01/13/2012
5	Extension Request Reviewed	1	01/17/2012
6	Servicer Notified of Decision	2	01/18/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-110: Edit Servicing Management – Extension – Request to Delay Foreclosure

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The **Request Steps** screen for Extension – Request to Delay Foreclosure timeline is displayed.

Request Steps

Loan Information

FHA Case #: [REDACTED]

Loan Key: [REDACTED]

Case Status: Endorsed

Case Sub-Status: Due & Payable

Product Type: HECM STANDARD

[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]

SSN: [REDACTED]

DOB: [REDACTED]

Address: LAKE HAVASU CITY
AZ 86403

Co-Borrower: [REDACTED]

Servicer Information

Lender Loan #: [REDACTED]

Servicer #: [REDACTED]

Lender Name: [REDACTED]

Servicer Name: [REDACTED]

Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Line of Credit

Loan Balance: \$2,400.62

Max Claim: \$115,000.00

% of Max Claim: 2.087 %

NPL: \$83,677.96

[Print Loan Detail](#)

Step Information: Extension - Request to Delay Foreclosure

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Initiate Extension - Request to Delay Foreclosure	12/29/2011	12/29/2011	Servicer		Active
2	Request for Extension of Time Recd	12/29/2011		HUD Contractor		Active
3	HUD Decision - Approved		12/29/2011	HUD Contractor		Active
4	Upload Extension Package	12/30/2011		Servicer		Active
5	Submit Extension Request for Time	12/30/2011		Servicer		Active
6	Extension Request Reviewed	12/30/2011		HUD Contractor		Active
7	Servicer Notified of Decision	01/03/2012		HUD Contractor		Active

7 Step(s)

Figure 7-111: Timeline Steps – Endorsed Extension – Request to Delay Foreclosure

Step 8. The step **Initiate Extension – Request to Delay Foreclosure** completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Extension Package**, the completion date will be pre-populated with current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching the required document.

Once the document is attached, a servicer will click **Submit** for the document to be attached.

Step 10. A PDF icon is added next to the step, select the **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

Figure 7-112: Edit Step – Endorsed Request to Delay Foreclosure

Step 11. The servicer must complete the step Submit Extension Request for Time. To complete the step, select it, populate the completion date and click **Submit** on the **Edit Step** window.

7.3.1.7.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

Step 1. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.

Figure 7-113: Edit Step – Endorsed Extension – Request to Delay Foreclosure

Step 2. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed.** To complete the step, select the step and

populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 3. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor will add the respective optional step.

Step 4. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-114: New Step – Endorsed Extension – Request to Delay Foreclosure

Step 5. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps.

Step 6. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.1.8 Investor Short Sale

This timeline is initiated by a servicer to track a short sale after acquisition of the property. A HUD contractor reviews and approves the short sale offer. When this timeline is completed, the case sub-status is updated to Short Sale Initiated. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Investor Short Sale timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update the short sale information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Investor Short Sale** timeline:

7.3.1.8.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. On the **Endorsed** menu, select **Request** and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-115: Setup Search – Endorsed Investor Short Sale

- Step 3. From the search results, click a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select **Investor Short Sale** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk). The short sale information can be edited on the **Servicing Management** tab after the initiation of timeline.

#	Step Description	# Days	Sched Date
1	Initiate Investor Short Sale Process	0	01/13/2012
2	Upload Short Sale package to HUD	20	02/13/2012
3	Received Required Documents	15	02/06/2012
4	(ltr) Servicer Notified of Decision	25	02/21/2012

Figure 7-116: Edit Servicing Management - Endorsed Extension – Short Sale

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).
- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).
- Step 7. The **Request Steps** screen for Investor Short Sale timeline is displayed.

Figure 7-117: Timeline Steps – Endorsed Investor Short Sale

- Step 8. The step **Initiate Investor Short Sale Process** completion date is pre-populated with the timeline created date.
- Step 9. To complete any step in the timeline, click the step. (For example: **Received Required Documents**).
- Step 10. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

Figure 7-118: Edit Step – Received Required Documents - Endorsed Investor Short Sale

- Step 11. The completion date is populated beside the step **Received Required Documents** on the Request Steps screen.
- Step 12. For the step **Upload Short Sale package to HUD**. The completion date will be pre-populated with the current system date. For this step, a servicer must upload the Short Sale package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be saved. This document is also auto-saved in the **Documents** tab.
- Step 13. Add the appraisal value obtained for the short sale on the **Property Values** screen. Refer to section 5.7.2.2 for instructions to add the property value.

7.3.1.8.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 1. Upon completion of Short Sale package review, a HUD NSC Contractor will add the optional step and complete the step **Short Sale request Reviewed**.
- Step 2. Once a decision has been made whether to approve, deny or request additional information. The HUD NSC Contractor will add the respective optional step.
- Step 3. To add an optional step (Short Sale Approved by HUD, Short Sale Denied by HUD, or Short Sale Pending), click **New**.

Figure 7-119: New Step – Endorsed Investor Short Sale

- Step 4. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps.
 - **If the decision is Short Sale Pending:** The Short Sale Pending Letter is available. To generate the Short Sale Pending Letter, click on the **magnifying glass** beside the Short Sale Pending step. The Short Sale Pending Letter is displayed with options to preview or print the document. The letter displays the list of additional documents with options to check the required document, update the letter and click the **Preview Document** link to view the updated document. To auto-save the changes made to the document, click **Print Document**. Click **Open** on the File Download pop-up window. This action will save the Short Sale Pending Letter to the Documents tab. Refresh the screen to auto complete the step with current system date.
 - **If the decision is Short Sale Approved or Denied by HUD:** The Short Sale Approval/Disapproval letter is available. To generate the Short Sale Approval/Disapproval letter, click on the magnifying glass beside step “Servicer Notified of Decision”, the Short Sale Approval/Disapproval letter is displayed with options to Preview Document and Print Document. The letter displays a HUD decision, update the letter and select the Preview Document link to view the updated document. To auto-save the changes made to the document select the Print Document link. Select Open button on the File Download pop-up window. This action will save the Short Sale Calculation Worksheet to the Documents tab. Refresh the screen to auto complete the step with current system date.

7.3.1.8.3 Servicer and HUD NSC Contractor Activities

If the decision by the HUD NSC Contractor is Pending Additional Information then:

Step 1. **HUD NSC Contractor Activity:** Upon submission of additional information by servicer, a HUD NSC Contractor reviews the additional documents requested and adds the optional step – **Received Required additional Information**. This action triggers addition of a new step **Received Closing Proceeds** by the system.

- If a servicer does not submit the required documents within 45 days from the initial decision, a HUD NSC Contractor adds the optional step, Follow-up on Pending Information.

Step 2. **Servicer Activity:** The step **Received Closing Proceeds** must be completed by the servicer.

7.3.1.9 Partial Release

This timeline is initiated by the Servicer when the mortgagee receives a request from the mortgagor to release a portion of the property secured by the HECM mortgage. With this timeline, the mortgagee submits their decision to HUD, who holds a second mortgage on the property. The request is reviewed and a recommendation is made by a HUD NSC Contractor to HUD. A HUD staff member reviews a HUD NSC Contractor recommendation and the submitted documents, and makes a decision. This timeline requires Servicer, HUD NSC Contractor and HUD interaction.

Multiple active Partial Release timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update release details such as reason for release, amount offered, and description of land to be released. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Partial Release** timeline:

7.3.1.9.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. On the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the 'Endorsed Request Setup Search' section contains several input fields for search criteria: Loan Skey, Lender Loan #, FHA Case #, Case Status (set to 'Endorsed'), Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'Loan Active'), Lender Name, Servicer Name, Investor Name, and Index Type (set to '--ALL--'). A red 'SEARCH' button is located to the right of these fields.

Below the search criteria, the 'Search Results' section shows a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 11 rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. The Property State for all entries is 'AL'. At the bottom of the screen, there is a pagination bar showing 'page: 1 of 11522' and 'results per page: 10', along with a 'Go' button and a total record count of '115214 Record(s)'.

Figure 7-120: Setup Search – Endorsed Partial Release

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select Partial Release from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Partial Release

Timeline Status: Active

Initiation Date: * 1/13/2012

Reason For Partial Release: Eminent Domain - See Notes

Amount Offered:

Description Of Land To Be Released:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Partial Release	0	01/13/2012
2	Upload Partial Release Package	5	01/23/2012
3	Partial Release Package Reviewed	7	01/25/2012
4	Recommendation Sent to HUD	8	01/26/2012
5	(ltr) Servicer Notified of Decision	10	01/30/2012

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-121: Edit Servicing Management - Endorsed Partial Release

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen). Details of the partial release such as reason, amount offered and description of land to be released can be edited on the Servicing Management tab after initiation of the timeline.

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The **Request Steps** screen for **Partial Release** timeline is displayed.

Home Loan Assigned Endorsed Accounting Reports Admin Logout

Loan Balance Request Steps Servicing Mgmt Notes Documents Contacts Alerts Loan Transactions

Loan Information

FHA Case #:
Loan Key:
Case Status: Endorsed
Case Sub-Status: Loan Active
Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information

Borrower:
SSN:
DOB:
Address: WINNSBORO TX 75494
Co-Borrower:

Servicer Information

Lender Loan #:
Servicer #:
Lender Name:
Servicer Name:
Investor Name:

Balance Information

Pay Plan Type: Line of Credit
Loan Balance: \$13,396.50
Max Claim: \$182,000.00
% of Max Claim: 7.361 %
NPL: \$110,000.91
[Print Loan Details](#)

[Go to Search Results](#)

Step Information: Partial Release

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create
1	Initiate Partial Release	01/13/2012	03/20/2012	Servicer		Active	03/20/2012
2	Upload Partial Release Package	01/23/2012		Servicer		Active	03/20/2012
3	Partial Release Package Reviewed	01/25/2012		HUD Contractor		Active	03/20/2012
4	Recommendation Sent to HUD	01/26/2012		HUD Contractor		Active	03/20/2012
5	Servicer Notified of Decision	01/30/2012		HUD Contractor		Active	03/20/2012

5 Step(s)

Figure 7-122: Timeline Steps – Endorsed Partial Release

Step 8. The Step **Initiate Partial Release** completion date is pre-populated with the timeline created date.

Step 9. For Step **Upload Partial Release Package** the Complete Date will be pre-populated with current system date. For this step, a servicer must upload the Partial Release Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab.

7.3.1.9.2 HUD NSC Contractor and HUD NSC Staff Activities

HUD NSC Contractor and HUD NSC Staff must perform the following steps:

Step 1. Upon completion of the Partial Release Package review, a HUD NSC Contractor will complete the step **Partial Release Package Reviewed**. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Partial Release Package Reviewed
 - Scheduled Date: 3/26/2012
 - Complete Date: 3/15/2012
 - Status: Active
 - Step Note: Step Completed
- Audit Information**
 - Create Date: 3/15/2012 4:07:11 PM
 - Created By: [Redacted]
 - Change Date: [Empty]
 - Changed By: [Empty]

At the bottom of the window are two buttons: **SUBMIT** and **CANCEL**.

Figure 7-123: Edit Step – Partial Release Package Received - Endorsed Partial Release

Step 2. Once a decision has been made whether to approve, deny or request additional information. The HUD NSC Contractor will add the respective optional step.

Step 3. To add an optional step (Approved, Denied, or Pending Additional Information), click **New**.

Step 4. Select an optional step from the Sep Description dropdown (Contractor Recommendation - Approved, Contractor Recommendation -Denied, or Contractor Review - Pending Additional Info) that needs to be added on the timeline, populate the completion date, click **Submit** on the new window. The step will be added to the list of steps.

Step 5. The HUD NSC Contractor will complete the step **Recommendation Sent to HUD** to let HUD know their recommendation. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

HUD NSC staff must perform the following steps:

Step 6. The HUD NSC staff will review the recommendation and make a decision.

Step 7. Once a decision has been made about whether to approve, deny or request additional information. The HUD NSC staff will add the respective optional step.

Step 8. To add an optional step (HUD Decision – Approved, HUD Decision – Approved with Contingency, HUD Decision - Denied, or HUD Decision – Pending Additional Info), click **New**.

Figure 7-124: New Step – Endorsed Partial Release

Step 9. Select an optional step from the **Step Description** dropdown (HUD Decision – Approved, HUD Decision – Approved with Contingency, HUD Decision - Denied, or HUD Decision – Pending Additional Info) that needs to be added on the timeline, populate the completion date, click **Submit** on the new window. The step will be added to the list of steps.

The next steps must be completed by HUD NSC Contractor:

Step 10. The HUD NSC Contractor will generate the Partial Release decision letter.

Step 11. To generate the Partial Release Decision Letter, click the magnifying glass beside Servicer Notified of Decision, the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The Partial Release Decision Letter is displayed. Note: The HUD decision chosen via the optional step will be pre-populated in this letter.

Step 12. The **printer icon** beside the step allows the HUD Contractor to auto-save the document to the Documents tab. Select the printer icon, the Modify Letter Fields window is displayed. Edit the Subject and select "OK". The Partial Release Decision Letter is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.

Step 13. If the HUD NSC staff requested more information, upon submission of the information, a HUD NSC Contractor reviews the additional documents requested and adds the optional step, Received Required Additional Information.

Step 14. The HUD NSC Contractor updates the decision by selecting the appropriate optional step (approved, denied, or pending additional information) followed by the HUD NSC staff decision. If a servicer does not submit the required documents within 45 days from the initial decision, a HUD NSC Contractor adds the optional step, Follow Up on Pending Information.

7.3.1.10 Preservation and Protection

This timeline is initiated by a servicer when the Preservation and Protection expenses exceed the state allowable limits and HUD contractor/ HUD approval is needed on the additional expenses. This timeline requires HUD interaction to review and make a decision on the request.

Multiple active Preservation and Protection timelines can be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Preservation and Protection** timeline:

7.3.1.10.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. On the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the search criteria are organized into three columns:

- Loan Key:** Input field.
- Lender Loan #:** Input field.
- FHA Case #:** Input field.
- Case Status:** Dropdown menu with 'Endorsed' selected.
- Borrower LName:** Input field.
- Property Address:** Input field.
- Property State:** Dropdown menu with '--ALL--' selected.
- Case Sub-Status:** Dropdown menu with 'Loan Active' selected.
- Lender Name:** Dropdown menu.
- Servicer Name:** Dropdown menu.
- Investor Name:** Dropdown menu.
- Index Type:** Dropdown menu with '--ALL--' selected.

A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, the 'Search Results' section is visible, featuring an 'Export to Excel' link. The results are displayed in a table with the following columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains multiple rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. At the bottom of the screen, there are navigation controls (back, forward, first, last) and pagination information: 'page: 1 of 11522 Go' and 'results per page: 10 Go'. The total record count is '115214 Record(s)'.

Figure 7-125: Setup Search – Endorsed Preservation and Protection

Step 3. From the search results, select a loan to initiate the timeline

Step 4. On the **Edit Servicing Management** screen select Preservation and Protection from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Preservation and Protection

Timeline Status: Active

Initiation Date: * 1/13/2012

Responsible Party:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Request to Exceed Costs for P&P	0	01/13/2012
2	Upload P&P Package	0	01/13/2012
3	(Itr) Send P&P Package to HUD	5	01/23/2012
4	Request to Exceed Package Reviewed	4	01/20/2012
5	(Itr) Servicer Notified of Decision	5	01/23/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-126: Edit Servicing Management - Endorsed Preservation and Protection

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The **Request Steps** screen for **Preservation and Protection** timeline is displayed.

Request Steps

Step Information: Preservation and Protection

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Initiate Request to Exceed Costs for P&P	01/01/2012	01/27/2012	Servicer		Active	01/2
2	Upload P&P Package	01/01/2012		Servicer		Active	01/2
3	Request to Exceed Package Reviewed	01/06/2012		HUD Contractor		Active	01/2
4	Send P&P Package to HUD	01/09/2012		Servicer		Active	01/2
5	Servicer Notified of Decision	01/09/2012		HUD Contractor		Active	01/2

5 Step(s)

Figure 7-127: Timeline Steps – Endorsed Preservation and Protection

Step 8. The step **Initiate Request to Exceed Costs for P&P** completion date is pre-populated with the timeline created date.

Step 9. The step **Upload P&P Package** the **Complete Date** will be pre-populated with the current system date. For this step, a servicer must upload the P&P Package document.

The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached.

Step 10.A PDF icon is added next to the step; select the **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

Step 11.The servicer will select the Preserve & Protect tab to add the additional expenses that require HUD review and approval.

The screenshot displays the 'Preservation and Protection' tab. The sidebar on the left includes links for Loan Balance, Request Steps, Servicing Mgmt, **Preserve & Protect**, Notes, Documents, Contacts, Alerts, and Loan Transactions. The main content area is divided into four informational panels: Loan Information (FHA Case #, Loan Key, Case Status: Endorsed, Case Sub-Status: Loan Active, Product Type: HECM STANDARD), Borrower Information (Borrower, SSN, DOB, Address, Co-Borrower: ZACK COE), Servicer Information (Lender Loan #, Servicer #, Lender Name, Servicer Name, Investor Name), and Balance Information (Pay Plan Type: Line of Credit, Loan Balance: \$133,916.98, Max Claim: \$185,100.00, % of Max Claim: 72.348 %, NPL: (\$726.79)). Below these panels is a table titled 'Preservation & Protection Info' with columns: Maximum Allowance (\$2,500.00), Total Allowance Used (\$0.00), Available Amount (\$2,500.00), HUD Approved Amount (\$0.00), HUD Approved Used (\$0.00), and HUD Approved Remaining (\$0.00). At the bottom, there is a section for 'Request to Exceed Limits for Preservation and Protection' with a red 'NEW' button.

Figure 7-128: Preservation and Protection Tab

Step 12.Click **New**.

The 'New Request' dialog box is shown. It has a title bar with a close button. Inside, there are several fields: 'Transaction Type' is a dropdown menu currently showing 'Corp Adv - Prop Preserve - Boarding'; 'Requested Amount' is a text box with '\$2,000.00'; 'Bid 1' and 'Bid 2' are empty text boxes; 'Servicer Remarks' is a text area containing the word 'Test'. At the bottom of the dialog are two buttons: 'SUBMIT' and 'CANCEL', both with red circular icons to their left.

Figure 7-129: New Request for Preservation and Protection

Step 13.On the New window, populate the details of the expense (required fields marked with an asterisk). Click **Submit** to add the expense. Repeat the step for additional expenses. Upon completion of expenses, select the Request Steps tab.

Step 14.The servicer must generate the P&P request exceed cost letter.

Step 15.To submit the P&P request exceed cost letter, click the printer icon beside Send P&P Package to HUD, the **Modify Letter Fields** window is displayed. Edit the fields and select **OK**. The P&P request exceed cost letter is displayed with the updates and the additional expenses added on the Preserve & Protect tab. Once the letter is closed, the letter is submitted and is auto-saved in the **Documents** tab.

Step 16.The step **Send P&P Package to HUD** is auto-completed by the system.

7.3.1.10.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 1. Upon completion of the Request to Exceed Package review, a HUD NSC Contractor will complete the step Request to Exceed Package Reviewed. To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.
- Step 2. The HUD NSC Contractor will select the **Preserve & Protect** tab to approve or deny the request.

Maximum Allowance	Total Allowance Used	Available Amount	HUD Approved Amount	HUD Approved Used	HUD Approved Remaining
\$2,500.00	\$0.00	\$2,500.00	\$0.00	\$0.00	\$0.00

Transaction Type	HUD Decision	Requested Amount	Approved Amount	Bid1	Bid2
Corp Adv - Prop Preserve - Boarding	Pending	\$2,000.00		\$0.00	\$0.00

Figure 7-130: Preservation and Protection tab

- Step 3. The HUD NSC Contractor will select the **edit document icon** beside the expense previously submitted by the Servicer. On the **Edit Request** window, the HUD NSC Contractor will select the dropdown for HUD Decision field.

Figure 7-131: Edit Request for Preservation and Protection

- Step 4. If Approved is selected, HUD NSC Contractor must enter the approved amount and optionally enter the HUD Remarks and click **Submit**.

- Step 5. If Denied is selected, HUD NSC Contractor may optionally enter the HUD Remarks and click **Submit**.
- Step 6. If Pending is selected, HUD NSC Contractor may optionally enter the HUD Remarks and click **Submit**.
- Step 7. Upon completion of decision, select the **Request Steps** tab.
- Step 8. The HUD NSC Contractor will add an optional step (Approved, Denied, or Pending) indicating HUD NSC Contractor decision. To add the step, click **New**.
- Step 9. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline (HUD Decision -Approved, HUD Decision -Denied, or HUD Decision - Pending), click **Submit** on the new window. The step will be added to the list of steps.
- Step 10. Upon completion of the decision, a HUD NSC Contractor will generate the **Preservation and Protection Decision** Letter.
- Step 11. To generate the Preservation and Protection Decision Letter, click the **magnifying glass** beside optional step that was added (HUD Decision -Approved, HUD Decision - Denied, or HUD Decision -Pending). The Preservation and Protection Decision Letter is displayed with the HUD Decision. To auto-save the document to the **Documents** tab, select the **printer icon**, this action will save the Preservation and Protection Decision Letter to the **Documents** tab and auto-complete the step.
- Step 12. To complete the next step, select the step **Servicer Notified of Decision**, and populate the completion date, and click **Submit** on the **Edit Step** window.

7.3.1.10.3 Servicer Activity

- Step 13. Upon approval on the additional Preservation and Protection expense, a servicer must re-submit the transaction on the **Transactions - Loan** screen. The approved expense is displayed on the New Preservation & Protection Transaction window. Select the approved expense and populate the required fields and click **Submit**. The transaction is added to the list of loan transactions.

7.3.1.10.4 Servicer and HUD NSC Activities

- Step 14. If the request was denied or more information is needed, a Servicer must add the optional step, **Resubmit P&P package to HUD**. Update the expenses and re-generates the P&P Request Exceed Cost letter (select the **printer icon** beside **Resubmit P&P package to HUD**, the **Modify Letter Fields** window is displayed. Edit the fields and select **OK**. The P&P request exceed cost letter is displayed with the updates. Once the letter is closed, the letter is submitted and is auto-saved in the **Documents** tab).
- Step 15. HUD NSC Contractor reviews the updated package and obtains HUD's decision. If a servicer does not submit the required documents, a HUD NSC Contractor adds the optional step, Follow-up.
- Step 16. If additional HUD review is needed, then the optional step **Sent to HUD for review** must be added on the timeline and completed.
- Step 17. Once a decision has been made, HUD NSC will add the optional step **HUD Decision issued to Contractor**. To add an optional step, click **New**, select the optional step from the step description dropdown, populate the completion date and click **Submit**. The optional step is added to the list of steps.

7.3.1.11 Request for HUD Advance (Assignment)

A servicer initiates the HUD Advance timeline when an unscheduled advance request from the mortgagor pushes the loan balance greater than 100 percent of the maximum claim amount. This timeline can be initiated only if the pay plan type on the loan is modified term, modified tenure or line of credit. The case status must be Endorsed and the sub-status must be Loan Active. This timeline requires interaction with a HUD NSC Contractor.

Multiple active requests for HUD Advance (Assignment) timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Request for HUD Advance (Assignment)** timeline:

7.3.1.11.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the 'Endorsed Request Setup Search' section contains several input fields for search criteria: Loan Skey, Lender Loan #, FHA Case #, Case Status (set to 'Endorsed'), Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'Loan Active'), Lender Name, Servicer Name, Investor Name, and Index Type (set to '--ALL--'). A red 'SEARCH' button is located to the right of these fields. Below the search criteria, the 'Search Results' section shows a table with columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 10 rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. At the bottom of the screen, there are navigation buttons (back, forward, etc.), a pagination bar showing 'page: 1 of 11522' and 'results per page: 10', and a total record count of '115214 Record(s)'.

Figure 7-132: Setup Search – Endorsed Request for HUD Advance (Assignment)

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select Request for HUD Advance (Assignment) from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: Request for HUD Advance (Assignment)

Timeline Status: Active

Initiation Date: 1/13/2012

Requested Amount: \$89,770.00

Step Information

#	Step Description	# Days	Sched Date
1	Unscheduled Request for Funds Received - pushes MCA > 100%	0	01/13/2012
2	Upload Request for HUD Advance Package	0	01/13/2012
3	Request for HUD Advance Received from Servicer	1	01/14/2012
4	Request for HUD Advance Processed	3	01/16/2012
5	Assignment Package Received from Servicer	90	04/12/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-133: Edit Servicing Management - Endorsed Request for HUD Advance

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).
- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).
- Step 7. The **Request Steps** screen for Request for HUD Advance (Assignment) timeline is displayed.

Home **Loan** **Assigned** **Endorsed** **Reports** **Logout**

Loan Balance

Request Steps

Servicing Mgmt

Notes

Documents

Contacts

Alerts

Loan Transactions

Loan Information

FHA Case #: [REDACTED]

Loan Key: [REDACTED]

Case Status: Endorsed

Case Sub-Status: Loan Active

Product Type: HECM - REFINANCE

[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]

SSN: [REDACTED]

DOB: [REDACTED]

Address: EL CERRITO CA 94530

Co-Borrower: [REDACTED]

Servicer Information

Lender Loan #: [REDACTED]

Servicer #: [REDACTED]

Lender Name: [REDACTED]

Servicer Name: [REDACTED]

Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Modified Term

Loan Balance: \$238,477.43

Max Claim: \$440,000.00

% of Max Claim: 54.199 %

NPL: \$42,362.37

[Print Loan Details](#)

Step Information: Request for HUD Advance (Assignment)

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note
1	Unscheduled Request for Funds Received - pushes MCA > 100%	01/01/2012		Servicer	
2	Upload Request for HUD Advance Package	01/01/2012		Servicer	
3	Request for HUD Advance Received from Servicer	01/02/2012		HUD Contractor	
4	Request for HUD Advance Processed	01/04/2012		HUD Contractor	
5	Assignment Package Received from Servicer	03/31/2012		HUD Contractor	

5 Step(s)

Figure 7-134: Timeline Steps – Endorsed Request for HUD Advance (Assignment)

- Step 8. Complete the steps in the timeline when the activity corresponding to the step is complete.
- Step 9. For Step **Unscheduled Request for Funds Received - pushes MCA > 100%** the Complete Date will be pre-populated with current system date. For this step, a servicer must upload the document. The step cannot be completed without attaching

the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached.

Step 10.A PDF icon is added next to the step, select the **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

Step 11.For the step **Upload Request for HUD Advance Package**, a servicer must upload the HUD Advance package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached.

Edit Step

Step Item

Step Description: Upload Request for HUD Advance Package

Scheduled Date: 1/13/2012 * Complete Date: 1/13/2012

Status: Active

Step Note: Test

Documents: r User Guide\test PDF.pdf Browse... *

Audit Information

Create Date: 1/13/2012 4:58:03 PM Created By: [User]

Change Date: Changed By:

SUBMIT **CANCEL**

Figure 7-135: Edit Step – Endorsed Request for HUD Advance (Assignment)

Step 12.A PDF icon is added next to the step, select the **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

7.3.1.11.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

Step 13.Upon completion of HUD Advance Package review, a HUD NSC Contractor will complete the step **Request for HUD Advance Received from Servicer**. Upon completion of the step, a Welcome Letter is generated. This letter is auto-imaged and auto-saved on the Documents screen.

Step 14.If the advance request is approved, the HUD NSC Contractor will create a transaction “Unscheduled from LOC” on the loan and disburse the check (refer to Disbursement section in Chapter 6 of this User Guide to create the transaction). The Servicer will then complete the step **Request for HUD Advance Processed**. To complete the step, select the step on the timeline, populate the completion date, and click **Submit**.

Step 15.If the advance request is denied, a HUD NSC Contractor adds the optional step, **Advance Denied - No Funds Issued**. To add the optional step, click **New**.

The 'New Step' dialog box contains the following fields:

- Step Item:** A dropdown menu currently showing '--ALL--'.
- Step Description:** A dropdown menu.
- Scheduled Date:** A date picker set to 1/13/2012.
- Complete Date:** A date picker.
- Status:** A dropdown menu set to 'Active'.
- Step Note:** A text area for notes.
- Buttons:** 'SUBMIT' and 'CANCEL' buttons at the bottom.

Figure 7-136: New Step – Endorsed Request for HUD Advance (Assignment)

Step 16. Select the optional step from the **Step description** dropdown, populate the completion date, and click **Submit** on the new window. The step is added to the list of steps.

Step 17. If a servicer has initiated the Claim Type 22 timeline and submitted the Assignment package, a HUD NSC Contractor will complete the step **Assignment Package Received from Servicer**. To complete the step, select the step, populate the completion date, and click **Submit** on the new window.

Step 18. If the assignment is denied and the **Funds Due HUD** step is triggered on CT 22 timeline, a HUD NSC Contractor will add the optional step **Assignment Denied / Payoff Issued**. (Refer to above steps to add and complete optional step).

7.3.1.11.3 Servicer Activities

Step 19. The Servicer must go to the Authorization tab and enter the Loan Skey or FHA Case # and click on Search.

Step 20. Upon clicking on a HUD Advance from the Search Result, the Servicer is displayed an Authorization screen to **Approve** or **Cancel** the request.

The background shows a search results table with columns: Loan Skey, FHA Case #, Borrower Name, Amount, Servicer, and Servicer #. A search criteria bar at the top includes fields for Loan Skey (927), FHA Case #, and Servicer (CIT Bank, N.A.), with a 'SEARCH' button.

An 'Authorization Information' dialog box is overlaid, containing the following details:

- This transaction will be authorized:
- FHA Case #:
- Authorization Type: HUD Advance
- HUD Advance Amount: \$0.00
- Interest Amount: \$0.00
- Total Amount: \$30,000.00
- Buttons: 'APPROVE' and 'CANCEL' at the bottom.

Figure 7-137: Approve / Cancel HUD Advance (Assignment)

Step 21. The step **Servicer Authorizes Repayment of Claim** is automatically added by the system and auto-completed when the following criteria are satisfied: The Servicer

authorizes / approves the transaction in the step above via the Accounting – Authorizations screen (authorized by lender/investor/servicer).

Step 22.If a servicer does not authorize the receivable transaction within the scheduled date, a HUD NSC Contractor adds the optional step, Servicer Notified of Intent to Offset. (Refer to above steps to add and complete optional step).

Step 23.The step **HUD Verifies Repayment of HUD Advance** is automatically added by the system and auto-completed when the following criteria are satisfied: Confirmation received from the Accounting Module that the collection has been successfully made for the receivable request and the FHA Case for the Batch moves to Settled status from Pre Settled Status. The case shall remain in Pre Settled status for ten calendar days. Please note that HUD may change the ten calendar days setting in Pre Settled status at any time. The case sub status changes to prior servicing's sub status.

Step 24.An Auto note shall be added in the Notes Section **HUD verifies Repayment of HUD Advance** once the Batch Status for the FHA Case changes to Settled after ten calendar days.

7.3.1.12 Subordination

HUD's second mortgage is subordinate to a lender's mortgage. If it is determined that the first and second mortgages are recorded out of order, a servicer initiates a subordination timeline in order to make the correction. The loan must be in an Endorsed status to begin the subordination process. A servicer initiates the timeline and HUD will approve the subordination agreement.

Multiple active Subordination timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Subordination** timeline:

7.3.1.12.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. The Servicer will initiate the timeline. From the **Endorsed** menu, select **Request** and click **Setup**.

Step 2. On the **Endorsed Request Setup Search Screen**, enter the loan search criteria and click **Search**.

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Request Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: --ALL-- Investor Name:

Case Status: Endorsed Case Sub-Status: Loan Active Index Type: --ALL--

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1001	1001	1001	Endorsed	Loan Active	1001	1001	AL
1002	1002	1002	Endorsed	Loan Active	1002	1002	AL
1003	1003	1003	Endorsed	Loan Active	1003	1003	AL
1004	1004	1004	Endorsed	Loan Active	1004	1004	AL
1005	1005	1005	Endorsed	Loan Active	1005	1005	AL
1006	1006	1006	Endorsed	Loan Active	1006	1006	AL
1007	1007	1007	Endorsed	Loan Active	1007	1007	AL
1008	1008	1008	Endorsed	Loan Active	1008	1008	AL
1009	1009	1009	Endorsed	Loan Active	1009	1009	AL
1010	1010	1010	Endorsed	Loan Active	1010	1010	AL
1011	1011	1011	Endorsed	Loan Active	1011	1011	AL
1012	1012	1012	Endorsed	Loan Active	1012	1012	AL
1013	1013	1013	Endorsed	Loan Active	1013	1013	AL
1014	1014	1014	Endorsed	Loan Active	1014	1014	AL
1015	1015	1015	Endorsed	Loan Active	1015	1015	AL
1016	1016	1016	Endorsed	Loan Active	1016	1016	AL
1017	1017	1017	Endorsed	Loan Active	1017	1017	AL
1018	1018	1018	Endorsed	Loan Active	1018	1018	AL
1019	1019	1019	Endorsed	Loan Active	1019	1019	AL
1020	1020	1020	Endorsed	Loan Active	1020	1020	AL

page: 1 of 11522 Go results per page: 10 Go 115214 Record(s)

Figure 7-138: Setup Search – Endorsed Subordination

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select Subordination from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Subordination

Timeline Status: Active

Initiation Date: * 1/13/2012

New Mortgage Type: Conventional

New Mortgage Amount: \$88,888.00

Step Information

#	Step Description	# Days	Sched Date
1	Request for Subordination Received	0	01/13/2012
2	Upload Subordination Package	5	01/23/2012
3	Subordination Package Reviewed by HUD	8	01/26/2012
4	(ltr) Servicer Notified of Decision / Subordination Sent to Servicer	10	01/30/2012

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-139: Edit Servicing Management – Endorsed Subordination

- Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).
- Step 6. Click **Submit**. (If you click **Cancel**, the **Endorsed Request Setup Search** Screen will be displayed).
- Step 7. The Request Steps screen for Subordination timeline is displayed.

Figure 7-140: Edit Step – Endorsed Request for HUD Advance (Assignment)

- Step 8. The step **Request for Subordination Received** completion date is pre-populated with the timeline created date.
- Step 9. For the step **Upload Subordination Package**, the completion date will be pre-populated with the current system date. For this step, a servicer must upload the Subordination Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click Submit for the document to be attached.
- Step 10. A PDF icon is added next to the step. Select the **PDF icon** to view the attached document. This document is also auto-saved in the Documents tab.

Figure 7-141: Edit Step – Endorsed Subordination

7.3.1.12.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 1. Upon completion of Subordination package review, a HUD NSC Contractor will complete the step **Subordination Package Reviewed by HUD**. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 2. Once a decision has been made about whether to approve, deny or request additional information, the HUD NSC Contractor will add the respective optional step.
- Step 3. To add an optional step (HUD Decision-Approved, HUD Decision-Denied, or HUD Decision-Pending Additional Information), click New.

Figure 7-142: New Step – Endorsed Subordination

- Step 4. Select an optional step from the Step Description dropdown that needs to be added on the timeline, populate the completion date, and click Submit on the New Step window. The step will be added to the list of steps.
- Step 5. To generate the Subordination Agreement Letter, click the magnifying glass beside Servicer Notified of Decision / Subordination Sent to Servicer. The Modify Letter Fields window is displayed. Edit the subject and salutation and click OK. The Subordination Agreement Letter is displayed. The decision chosen via the optional step will be pre-populated in this letter.
- Step 6. The printer icon beside the step allows the HUD Contractor to auto-save the document to the Documents tab. Select the printer icon, the Modify Letter Fields window is displayed. Edit the Subject and select OK. The Subordination Agreement Letter is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.

7.3.1.13 Zero Balance

When a payoff statement is requested on HUD's second mortgage, the HUD NSC contractor initiates this timeline to show that there are no funds advanced under the second note. This timeline is initiated and completed by a HUD NSC contractor. There is no interaction with the servicer.

Multiple active Zero Balance timelines can be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Zero Balance** timeline:

- Step 1. From the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the Endorsed Request Setup Search Screen, enter the loan search criteria and click Search.

Figure 7-143: Setup Search – Endorsed Zero Balance

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the Edit Servicing Management screen, select Zero Balance from the Servicing Type dropdown and populate the required fields (marked with an asterisk).

Figure 7-144: Edit Servicing Management - Endorsed Zero Balance

Step 5. Click the Go to Servicing Steps after Submit checkbox (at the bottom of the Edit Servicing Management screen).

Step 6. Click Submit. (If you click Cancel, the Endorsed Request Setup Search Screen will be displayed).

Step 7. The Request Steps screen for Zero Balance timeline is displayed.

The screenshot displays the 'Request Steps' screen for a Zero Balance timeline. The interface includes a navigation menu on the left with options like Home, Loan, Assigned, Endorsed, Reports, and Logout. The main content area is divided into several sections: Loan Information, Borrower Information, Servicer Information, and Balance Information. Below these is a table of steps.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Initiate Zero Balance Letter	01/12/2012	01/13/2012	HUD Contractor		Active	01/13/2012 05:24:
2	Zero Balance Letter Request Received	01/12/2012	01/12/2012	HUD Contractor	Test	Active	01/13/2012 05:24:
3	Zero Balance Letter Sent to Requestor	01/19/2012		HUD Contractor		Active	01/13/2012 05:24:

At the bottom of the table, it indicates '3 Step(s)'.

Figure 7-145: Timeline Steps – Endorsed Zero Balance

Step 8. The step Initiate Zero Balance Letter completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when activity corresponding to the step is complete. To complete any step in the timeline, click the step (For example: Zero Balance Letter Request Received).

Step 10. Populate the completion date, add a note in the Notes field if applicable, and click Submit on the Edit Step window.

The screenshot shows the 'Edit Step' window for the step 'Zero Balance Letter Request Received'. The window contains fields for Step Description, Scheduled Date, Complete Date, Status, and Step Note. The Step Note field contains the text 'Test'. At the bottom, there is an 'Audit Information' section with Create Date, Change Date, Created By, and Changed By fields. The window ends with 'SUBMIT' and 'CANCEL' buttons.

Figure 7-146: Edit Step – Endorsed Zero Balance

Step 11. The completion date is populated beside the step Zero Balance Letter Request Received on the Request Steps screen.

Step 12. Click the magnifying glass beside the step Zero Balance Letter Sent to Requestor to update and print the Zero Balance Letter.

Step 13. A new window is displayed with the Zero Balance Letter with options to preview or print the document. Update the letter, and once the changes have been made, select the Preview Document link to view the updated document. To auto-save the changes made to the document, select the Print Document link. Select Open on the File

Download window. This action will save the updated Zero Balance Letter to the Documents tab. Refresh the screen to auto-complete the step.

Step 14. Select the Document tab to view the updated version of the Zero Balance Letter. Version history is maintained on the Documents tab each time the Print Document link is selected.

7.3.1.14 Extension – Late Notification of Death

Mortgagees may request an extension to take the first legal action to initiate foreclosure due to a late notification of death of a borrower. The reasons for late notification of death can be due to :

1. State Privacy Laws Restricted Information Access (Note: Extension request to the deadline to initiate foreclosure extended 30 days from end of state's privacy law restriction on the mortgagee's access to the information)
2. Other Reason (Note: Extension request from Date of Death to Mortgagee's discovery of death)

Multiple active Extension-Late Notification of Death timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Late Notification of Death** timeline:

7.3.1.14.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the Endorsed menu, select Request, and click Setup.

Step 2. On the Endorsed Request Setup Search Screen, enter the loan search criteria and click Search.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the tabs, the 'Endorsed Request Setup Search' section contains several input fields for search criteria: 'Loan Key', 'Lender Loan #', 'FHA Case #', 'Case Status' (set to 'Endorsed'), 'Borrower LName', 'Property Address', 'Property State' (set to '--ALL--'), 'Case Sub-Status' (set to 'Loan Active'), 'Lender Name', 'Servicer Name', 'Investor Name', and 'Index Type' (set to '--ALL--'). A red 'SEARCH' button is located to the right of these fields.

Below the search criteria, the 'Search Results' section shows a table with the following columns: 'Loan Key', 'Lender Loan #', 'FHA Case #', 'Case Status', 'Case Sub-Status', 'Borrower LName', 'Property Address', and 'Property State'. The table contains multiple rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. At the bottom of the screen, there is a pagination bar showing 'page: 1 of 9365' and 'results per page: 10', along with a 'Go' button and a record count of '93648 Record(s)'.

Figure 7-147: Setup Search – Endorsed Late Notification of Death

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the Edit Servicing Management Screen, select **Extension-Late Notification of Death** from the Servicing Type dropdown and populate the required fields (marked with an

asterisk). Note: The mandatory field Reason for Extension has 2 drop down option1. State Privacy Laws Restricted Information Access 2.Other Reason. Select the reason applicable.

Edit Servicing Management

Servicing Management Information

Servicing Type: * Extension - Late Notification of Death

Timeline Status: Active

Initiation Date: * 04/02/2015

Reason for Request: * Delay Foreclosure

Reason for Extension: * State Privacy Laws Restricted Information Access

Basis for Extension Request:

Request: First

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Extension	0	04/02/2015
2	Upload Extension Package	1	04/03/2015
3	Submit Extension Request for Time	1	04/03/2015
4	Request for Extension of Time Recd	1	04/03/2015
5	Extension Request Reviewed	1	04/03/2015
6	Servicer Notified of Decision	2	04/06/2015

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-148: Edit Servicing Management Screen – Endorsed Late Notification of Death

Step 5. Click the Go to Servicing Steps after Submit checkbox (at the bottom of the Edit Servicing Management Window).

Step 6. Click Submit (If you click Cancel, the Endorsed Request Setup Search screen will be displayed).

Step 7. The Request Steps screen for **Extension – Late Notification of Death** timeline is displayed.

Home Loan Endorsed Accounting Batch Reports Logout

Loan Balance Request Steps Servicing Mgmt Notes Documents Contacts Alerts Loan Transactions

Loan Information

FHA Case #: [REDACTED]
Loan Skey: [REDACTED]
Case Status: Endorsed
Case Sub-Status: Loan Active
Product Type: HECM STANDARD

[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]
SSN: [REDACTED]
DOB: [REDACTED]
Address: [REDACTED]
Co-Borrower: AL 36532
NBS: No
Deferred: No

Servicer Information

Lender Loan #: [REDACTED]
Servicer #: [REDACTED]
Lender Name: [REDACTED]
Servicer Name: [REDACTED]
Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Line of Credit
Loan Balance: \$135,146.42
Max Claim: \$145,000.00
% of Max Claim: 93.204 %
NPL: (\$6,721.97)

[Print Loan Details](#)

[Go to Servicing Setup](#)

Step Information: Extension - Late Notification of Death

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Created
1	Initiate Extension	04/02/2015	04/22/2015	Servicer		Active	04/2
2	Upload Extension Package	04/03/2015		Servicer		Active	04/2
3	Submit Extension Request for Time	04/03/2015		Servicer		Active	04/2
4	Request for Extension of Time Recd	04/03/2015		HUD Contractor		Active	04/2
5	Extension Request Reviewed	04/03/2015		HUD Contractor		Active	04/2
6	Servicer Notified of Decision	04/06/2015		HUD Contractor		Active	04/2

6 Step(s)

Figure 7-149: Timeline Steps – Endorsed Late Notification of Death

Step 8. The step Initiate Extension completion date is pre-populated with the timeline created date.

Step 9. For the step Upload Extension Package, the completion date is pre-populated with the current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click Submit for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Upload Extension Package
 - Scheduled Date: 04/28/2015 *
 - Complete Date: 04/27/2015
 - Status: Active (dropdown menu)
 - Step Note: Upload PDF test|
 - Documents: [Empty field] Browse... *
- Audit Information**
 - Create Date: 4/27/2015 7:44:46 PM
 - Created By: qssisvcmgr
 - Change Date:
 - Changed By:

At the bottom are two buttons: SUBMIT and CANCEL.

Figure 7-150: Edit Step Window – Endorsed Late Notification of Death

Step 10. The servicer must complete the step Submit Extension Request for Time. To complete the step, select the step, populate the completion date and click Submit on the **Edit Step** window.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Submit Extension Request for Time
 - Scheduled Date: 04/28/2015 *
 - Complete Date: 04/30/2015
 - Status: Active (dropdown menu)
 - Step Note: Test
- Audit Information**
 - Create Date: 4/27/2015 7:44:46 PM
 - Created By: qssisvcmgr
 - Change Date:
 - Changed By:

At the bottom are two buttons: SUBMIT and CANCEL.

Figure 7-151: Edit Step – Endorsed Late Notification of Death

7.3.1.14.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 11. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.
- Step 12. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed.** To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 13. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor adds the respective optional step.
- Step 14. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-152: New Step – Endorsed Late Notification of Death

- Step 15. Select an optional step from the Step Description dropdown that needs to be added on the timeline, populate the completion date, and click Submit on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the Servicing Management tab.

- Step 16. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.1.15 Extension – Hardest Hit Fund

Mortgagees may request a 45-day extension to meet the deadline to initiate foreclosure or reasonable diligence in completing foreclosure as follows:

- Upon receiving a copy of the State Housing Finance Agency's or other entity administering a State's HHF conditional commitment from the mortgagor, the mortgagee must review its servicing file and confirm that the mortgagor's account is still active and due and payable.
- The mortgagor has up to 45 days after the mortgagee's deadline to initiate foreclosure or, if applicable, complete foreclosure to receive the HHF funds and apply them in satisfying the HECM mortgage or otherwise curing the default. Should HHF funds not be disbursed to the mortgagor, the

mortgagee must retain documentation regarding this delay in initiating or completing foreclosure in its servicing file to avoid curtailment.

Multiple active Extension–Hardest Hit Fund timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Hardest Hit Fund (HHF)** timeline:

7.3.1.15.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the Endorsed Request Setup Search Screen, enter the loan search criteria and click Search.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top is a navigation bar with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below the navigation bar, the 'Endorsed Request Setup Search' section contains several input fields for search criteria: 'Loan Key:', 'Lender Loan #:', 'FHA Case #:', 'Case Status:' (dropdown), 'Borrower LName:', 'Property Address:', 'Property State:' (dropdown), 'Case Sub-Status:' (dropdown), 'Lender Name:' (dropdown), 'Servicer Name:' (dropdown), 'Investor Name:' (dropdown), and 'Index Type:' (dropdown). A red 'SEARCH' button is located to the right of these fields. Below the search criteria, the 'Search Results' section shows a table with columns: 'Loan Key', 'Lender Loan #', 'FHA Case #', 'Case Status', 'Case Sub-Status', 'Borrower LName', 'Property Address', and 'Property State'. The table contains multiple rows of data. At the bottom of the screen, there is a pagination bar showing 'page: 1 of 9365' and 'results per page: 10', along with a 'Go' button and a record count of '93648 Record(s)'.

Figure 7-153: Setup Search – Endorsed Hardest Hit Fund (HHF)

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the Edit Servicing Management Screen, select **Extension-Hardest Hit Fund (HHF)** from the Servicing Type dropdown and populate the required fields (marked with an asterisk). Note: The mandatory field Reason for Extension has 2 drop down options 1. Borrower Participating in the HHF Program 2.Other Reason. Select the reason applicable.

Edit Servicing Management

Servicing Management Information

Servicing Type: * Extension - Hardest Hit Fund (HHF)

Timeline Status: Active

Initiation Date: * 05/11/2015

Reason for Request: * Delay Foreclosure

Reason for Extension: * Borrower Participating in the HHF Program

Basis for Extension Request:

Request:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Extension	0	05/11/2015
2	Upload Extension Package	1	05/12/2015
3	Submit Extension Request for Time	1	05/12/2015
4	Request for Extension of Time Recd	1	05/12/2015
5	Extension Request Reviewed	1	05/12/2015
6	Servicer Notified of Decision	2	05/13/2015

☒ Go to Servicing Steps after Submit SUBMIT CANCEL

Figure 7-154: Edit Servicing Management Screen – Endorsed Hardest Hit Fund (HHF)

Step 5. Click the Go to Servicing Steps after Submit checkbox (at the bottom of the Edit Servicing Management Window).

Step 6. Click Submit (If you click Cancel, the Endorsed Request Setup Search screen will be displayed).

Step 7. The Request Steps screen for **Extension – Hardest Hit Fund (HHF)** timeline is displayed.

Home **Loan** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Information

FHA Case #:

Loan Key:

Case Status: Endorsed

Case Sub-Status: Loan Active

Product Type: HECM STANDARD

[Go to Loan Search](#)

[Go to Servicing Setup](#)

Borrower Information

Borrower:

SSN:

DOB:

Address: MOBILE AL 36618

Co-Borrower:

NBS: No

Deferred: No

Servicer Information

Lender Loan #:

Servicer #:

Lender Name:

Servicer Name:

Investor Name:

Balance Information

Pay Plan Type: Line of Credit

Loan Balance: \$106,272.76

Max Claim: \$112,000.00

% of Max Claim: 94.886 %

NPL: (\$1,144.60)

[Print Loan Details](#)

Step Information: Extension - Hardest Hit Fund (HHF)

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Initiate Extension	04/22/2015	04/22/2015	Servicer		Active	04/2
2	Upload Extension Package	04/23/2015		Servicer		Active	04/2
3	Submit Extension Request for Time	04/23/2015		Servicer		Active	04/2
4	Request for Extension of Time Recd	04/23/2015		HUD Contractor		Active	04/2
5	Extension Request Reviewed	04/23/2015		HUD Contractor		Active	04/2
6	Servicer Notified of Decision	04/24/2015		HUD Contractor		Active	04/2

6 Step(s)

Figure 7-155: Timeline Steps – Endorsed Hardest Hit Fund (HHF)

Step 8. The step **Initiate Extension** completion date is pre-populated with the timeline created date.

Step 9. For the step Upload Extension Package, the completion date is pre-populated with the current system date. For this step, a servicer must upload the Extension Package

document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click Submit for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item:**
 - Step Description: Upload Extension Package
 - Scheduled Date: 04/28/2015
 - Complete Date: 04/27/2015
 - Status: Active (dropdown menu)
 - Step Note: Upload PDF test
 - Documents: Browse... button
- Audit Information:**
 - Create Date: 4/27/2015 7:44:46 PM
 - Created By: gssisvcmgr
 - Change Date:
 - Changed By:

At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-156: Edit Step Window – Endorsed Hardest Hit Fund

Step 10. The servicer must complete the step Submit Extension Request for Time. To complete the step, select the step, populate the completion date and click Submit on the **Edit Step** window.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item:**
 - Step Description: Submit Extension Request for Time
 - Scheduled Date: 04/28/2015
 - Complete Date: 04/30/2015
 - Status: Active (dropdown menu)
 - Step Note: Test
- Audit Information:**
 - Create Date: 4/27/2015 7:44:46 PM
 - Created By: gssisvcmgr
 - Change Date:
 - Changed By:

At the bottom are 'SUBMIT' and 'CANCEL' buttons.

Figure 7-157: Edit Step – Endorsed Hardest Hit Fund

7.3.1.15.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

Step 11. The HUD NSC Contractor must complete the step Request for Extension of Time Recd. To complete the step, select the step, populate the completion date and click Submit on the **Edit Step** window.

Step 12. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step Extension Request Reviewed. To complete the step, select the step and

populate the completion date, add a note in the Notes field if applicable, click Submit on the Edit Step window.

Step 13. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor adds the respective optional step.

Step 14. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-158: New Step – Endorsed Hardest Hit Fund

Step 15. Select an optional step from the Step Description dropdown that needs to be added on the timeline, populate the completion date, and click Submit on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the Servicing Management tab.

Step 16. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.1.16 Extension – Property Charge Loss Mitigation

The Mortgagee may offer the following loss mitigation options for a mortgagor in default due to unpaid property charges:

- Refinancing the defaulted HECM into a new HECM if possible under all applicable HECM origination requirements
- Providing information on the availability of free assistance from HUD-approved HECM Housing Counselors and local assistance programs (e.g., ELMORE) available for mortgagors.

If the aforementioned loss mitigation options are unavailable or have been exhausted, mortgagees may offer the following:

- Option (1): The option for an extension of the foreclosure timeframes due to a Corporate Advance/Repayment Plan (Note: Maximum 60 months from date of repayment).
- Option (2): The option for an extension of the foreclosure timeframes due to an "At Risk" HECM Mortgagor (Note: Required Annually).

Multiple active Extension–Property Charge Loss Mitigation timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Property Charge Loss Mitigation** timeline:

7.3.1.16.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

Step 1. From the Endorsed menu, select **Request**, and click **Setup**.

Step 2. On the Endorsed Request Setup Search Screen, enter the loan search criteria and click Search.

The screenshot displays the 'Endorsed Request Setup Search' interface. At the top, there is a navigation bar with links: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below this, the search criteria section includes fields for:

- Loan Key: [Text Input]
- Lender Loan #: [Text Input]
- FHA Case #: [Text Input]
- Case Status: [Dropdown Menu, currently set to 'Endorsed']
- Borrower LName: [Text Input]
- Property Address: [Text Input]
- Property State: [Dropdown Menu, currently set to '--ALL--']
- Case Sub-Status: [Dropdown Menu, currently set to 'Loan Active']
- Lender Name: [Dropdown Menu]
- Servicer Name: [Dropdown Menu]
- Investor Name: [Dropdown Menu]
- Index Type: [Dropdown Menu, currently set to '--ALL--']

 A red 'SEARCH' button is located to the right of the search criteria. Below the search criteria, the 'Search Results' section shows a table with the following columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property S. The table contains multiple rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. At the bottom of the screen, there is a pagination bar showing 'page: 1 of 9365', 'results per page: 10', and a 'Go' button. A total of '93648 Record(s)' is also displayed.

Figure 7-159: Setup Search – Endorsed Property Charge Loss Mitigation

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the Edit Servicing Management Screen, select Extension- Property Charge Loss Mitigation from the Servicing Type dropdown and populate the required fields (marked with an asterisk). Note: The mandatory field Reason for Extension has 2 drop down options :

1. Corporate Advance/Repayment Plan (Note: Maximum 60 months from date of repayment).
2. "At Risk" HECM Mortgagor (Note: Required Annually).

Servicing Management Information

Servicing Type: * Extension - Property Charge Loss Mitigation

Timeline Status: Active

Initiation Date: * 04/22/2015

Reason for Request: * Delay Foreclosure

Reason for Extension: * Corporate Advance/Repayment Plan (Note: Maximum 60 months fi

Basis for Extension Request:

Request:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Extension	0	04/22/2015
2	Upload Extension Package	1	04/23/2015
3	Submit Extension Request for Time	1	04/23/2015
4	Request for Extension of Time Recd	1	04/23/2015
5	Extension Request Reviewed	1	04/23/2015
6	Servicer Notified of Decision	2	04/24/2015

☒ Go to Servicing Steps after Submit **SUBMIT** **CANCEL**

Figure 7-160: Edit Servicing Management Screen – Endorsed Property Charge Loss Mitigation

Step 5. Click the Go to Servicing Steps after Submit checkbox (at the bottom of the Edit Servicing Management Window).

Step 6. Click **Submit** (If you click **Cancel**, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The Request Steps screen for **Extension – Property Charge Loss Mitigation** timeline is displayed.

Loan Information

FHA Case #: [REDACTED]
Loan Skey: [REDACTED]
Case Status: Endorsed
Case Sub-Status: Loan Active
Product Type: HECM
STANDARD

[Go to Loan Search](#)

[Go to Servicing Setup](#)

Borrower Information

Borrower: [REDACTED]
SSN: [REDACTED]
DOB: [REDACTED]
Address: MOBILE AL 36605
Co-Borrower: [REDACTED]
NBS: No
Deferred: No

Servicer Information

Lender Loan #: [REDACTED]
Servicer #: [REDACTED]
Lender Name: [REDACTED]
Servicer Name: [REDACTED]
Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Line of Credit
Loan Balance: \$68,363.06
Max Claim: \$89,000.00
% of Max Claim: 76.812 %
NPL: \$27,619.11

[Print Loan Details](#)

Step Information: Extension - Property Charge Loss Mitigation

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cres
1	Initiate Extension	04/22/2015	04/22/2015	Servicer		Active	04/2
2	Upload Extension Package	04/23/2015		Servicer		Active	04/2
3	Submit Extension Request for Time	04/23/2015		Servicer		Active	04/2
4	Request for Extension of Time Recd	04/23/2015		HUD Contractor		Active	04/2
5	Extension Request Reviewed	04/23/2015		HUD Contractor		Active	04/2
6	Servicer Notified of Decision	04/24/2015		HUD Contractor		Active	04/2

6 Step(s)

Figure 7-161: Timeline Steps – Endorsed Property Charge Loss Mitigation

Step 8. The step **Initiate Extension** completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Extension Package**, the completion date is pre-populated with the current system date. For this step, a servicer must upload the

Extension Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab

Step 10. The servicer must complete the step Submit Extension Request for Time. To complete the step, select the step, populate the completion date and **Click Submit** on the **Edit Step** window.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Upload Extension Package
 - Scheduled Date: 1/17/2012
 - Complete Date: 1/13/2012
 - Status: Active
 - Step Note: Upload PDF test
 - Documents: [Empty field] [Browse...]
- Audit Information**
 - Create Date: 1/13/2012 11:10:15 AM
 - Created By: [User Name]
 - Change Date: [Empty]
 - Changed By: [Empty]
- Buttons: [SUBMIT] [CANCEL]

Figure 7-162: Edit Step Window – Endorsed Property Charge Loss Mitigation

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Submit Extension Request for Time
 - Scheduled Date: 1/17/2012
 - Complete Date: 1/13/2012
 - Status: Active
 - Step Note: Test
- Audit Information**
 - Create Date: 1/13/2012 11:10:15 AM
 - Created By: [User Name]
 - Change Date: [Empty]
 - Changed By: [Empty]
- Buttons: [SUBMIT] [CANCEL]

Figure 7-163: Edit Step – Endorsed Property Charge Loss Mitigation

7.3.1.16.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

Step 11. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.

- Step 12. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed**. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 13. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor adds the respective optional step.
- Step 14. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

Figure 7-164: New Step – Endorsed Property Charge Loss Mitigation

- Step 15. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the **Servicing Management** tab.
- Step 16. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.1.17 Extension – Appraisal

Mortgagees may request an extension of time to the appraisal expiration date if they have pending sale scheduled to close within 30 days from the expiration of the appraisal.

Multiple active Extension–Appraisal timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Appraisal** timeline:

7.3.1.17.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

- Step 1. From the Endorsed menu, select **Request**, and click **Setup**.
- Step 2. On the Endorsed Request Setup Search Screen, enter the loan search criteria and click Search.

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Request Setup Search

Loan Key: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

A Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Index Type:

SEARCH

Search Results

[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property S
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			
			Endorsed	Loan Active			

page: 1 of 9365 Go results per page: 10 Go 93648 Record(s)

Figure 7-165: Setup Search – Endorsed Appraisal

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the Edit Servicing Management Screen, select Extension- Appraisal from the Servicing Type dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Extension - Appraisal

Timeline Status: Active

Initiation Date: * 04/27/2015

Responsible Party:

Reason for Request: * Claims

Reason for Extension: * Pending Sale to close within 30 days of appraisal expiration date

Basis for Extension Request:

Request:

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Extension	0	04/27/2015
2	Upload Extension Package	1	04/28/2015
3	Submit Extension Request for Time	1	04/28/2015
4	Request for Extension of Time Recd	1	04/28/2015
5	Extension Request Reviewed	1	04/28/2015
6	Servicer Notified of Decision	2	04/29/2015

☒ Go to Servicing Steps after Submit

Figure 7-166: Edit Servicing Management Screen – Endorsed Appraisal

Step 5. Click the Go to Servicing Steps after Submit checkbox (at the bottom of the Edit Servicing Management Window).

Step 6. Click **Submit** (If you click Cancel, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The **Request Steps** screen for **Extension – Property Appraisal** timeline is displayed.

The screenshot displays the 'Request Steps' screen for an 'Extension - Appraisal' timeline. The interface includes a top navigation bar with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. A left sidebar contains links: Loan Balance, Request Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, Alerts, and Loan Transactions. The main content area is divided into four sections: Loan Information, Borrower Information, Servicer Information, and Balance Information. Below these is a table of steps.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Initiate Extension	04/22/2015	04/22/2015	Servicer		Active	04/2
2	Upload Extension Package	04/23/2015		Servicer		Active	04/2
3	Submit Extension Request for Time	04/23/2015		Servicer		Active	04/2
4	Request for Extension of Time Recd	04/23/2015		HUD Contractor		Active	04/2
5	Extension Request Reviewed	04/23/2015		HUD Contractor		Active	04/2
6	Servicer Notified of Decision	04/24/2015		HUD Contractor		Active	04/2

Below the table, it indicates '6 Step(s)'.

Figure 7-167: Timeline Steps – Endorsed Appraisal

Step 8. The step Initiate Extension completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Extension Package**, the completion date is pre-populated with the current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab.

The screenshot shows the 'Edit Step' window for the 'Upload Extension Package' step. The window has a title bar 'Edit Step' and a close button. It contains the following fields:

- Step Item**
 - Step Description: Upload Extension Package
 - Scheduled Date: 1/17/2012 (dropdown menu)
 - Complete Date: 1/13/2012 (dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: Upload PDF test (text area)
 - Documents: (empty field) with a 'Browse...' button
- Audit Information**
 - Create Date: 1/13/2012 11:10:15 AM
 - Created By: (username)
 - Change Date: (empty field)
 - Changed By: (empty field)

At the bottom, there are two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-168: Edit Step Window – Endorsed Appraisal

Step 10. The servicer must complete the step Submit Extension Request for Time. To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.

The screenshot shows a window titled "Edit Step" with a close button (X) in the top right corner. The window is divided into two main sections: "Step Item" and "Audit Information".

Step Item

- Step Description:** Submit Extension Request for Time
- Scheduled Date:** 1/17/2012 (dropdown menu with a downward arrow and a red asterisk)
- Complete Date:** 1/13/2012 (dropdown menu with a downward arrow)
- Status:** Active (dropdown menu with a downward arrow)
- Step Note:** Test (text area with a scroll bar)

Audit Information

- Create Date:** 1/13/2012 11:10:15 AM
- Created By:** [blurred text]
- Change Date:**
- Changed By:**

At the bottom of the window, there are two buttons: "SUBMIT" and "CANCEL", both with a play icon on the left.

Figure 7-169: Edit Step – Endorsed Appraisal

7.3.1.17.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 11. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.
- Step 12. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed.** To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 13. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor adds the respective optional step.
- Step 14. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New.**

Figure 7-170: New Step – Endorsed Appraisal

- Step 15. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the **Servicing Management** tab.
- Step 16. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.1.18 Extension – Other

Multiple active Extension–Other timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update extension data fields. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Extension – Other** timeline:

7.3.1.18.1 Initiate Timeline – Servicer Activities

The servicer must perform the following steps to initiate the timeline:

- Step 1. From the Endorsed menu, select **Request**, and click **Setup.**

Step 2. On the **Endorsed Request Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-171: Setup Search – Endorsed Other

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, select Extension - Other from the Servicing Type dropdown and populate the required fields (marked with an asterisk).

Figure 7-172: Edit Servicing Management Screen – Endorsed Other

Step 5. Click the Go to Servicing Steps after Submit checkbox (at the bottom of the Edit Servicing Management Window).

Step 6. Click **Submit** (If you click **Cancel**, the **Endorsed Request Setup Search** screen will be displayed).

Step 7. The **Request Steps** screen for **Extension - Other** timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create
1	Initiate Extension	04/27/2015	04/27/2015	Servicer		Active	04/27/2015
2	Upload Extension Package	04/28/2015		Servicer		Active	04/27/2015
3	Submit Extension Request for Time	04/28/2015		Servicer		Active	04/27/2015
4	Request for Extension of Time Recd	04/28/2015		HUD Contractor		Active	04/27/2015
5	Extension Request Reviewed	04/28/2015		HUD Contractor		Active	04/27/2015
6	Servicer Notified of Decision	04/29/2015		HUD Contractor		Active	04/27/2015

Figure 7-173: Timeline Steps – Endorsed Other

Step 8. The step **Initiate Extension** completion date is pre-populated with the timeline created date.

Step 9. For the step **Upload Extension Package**, the completion date is pre-populated with the current system date. For this step, a servicer must upload the Extension Package document. The step cannot be completed without attaching the required document. Once the document is attached, a servicer will click **Submit** for the document to be attached. A PDF icon is added next to the step; select this icon to view the attached document. This document is also auto-saved in the Documents tab.

Edit Step

Step Item

Step Description: Upload Extension Package

Scheduled Date: 1/17/2012 * Complete Date: 1/13/2012

Status: Active

Step Note: Upload PDF test

Documents: Browse...

Audit Information

Create Date: 1/13/2012 11:10:15 AM Created By: [User]

Change Date: [User]

SUBMIT CANCEL

Figure 7-174: Edit Step Window – Endorsed Other

Step 10. The servicer must complete the step **Submit Extension Request for Time**. To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.

The screenshot shows the 'Edit Step' window with the following details:

- Step Item**
 - Step Description: Submit Extension Request for Time
 - Scheduled Date: 1/17/2012 (dropdown menu)
 - Complete Date: 1/13/2012 (dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: Test (text area)
- Audit Information**
 - Create Date: 1/13/2012 11:10:15 AM
 - Created By: [redacted]
 - Change Date:
 - Changed By:
- Buttons: SUBMIT, CANCEL

Figure 7-175: Edit Step – Endorsed Other

7.3.1.18.2 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

- Step 11. The HUD NSC Contractor must complete the step **Request for Extension of Time Recd.** To complete the step, select the step, populate the completion date and click **Submit** on the **Edit Step** window.
- Step 12. Upon completion of Extension Package review, a HUD NSC Contractor will complete the step **Extension Request Reviewed.** To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 13. Once a decision has been made whether to approve, or deny the request. The HUD NSC Contractor adds the respective optional step.
- Step 14. To add an optional step (HUD Decision -Approved, or HUD Decision -Denied), click **New**.

The screenshot shows the 'New Step' window with the following details:

- Step Item**
 - Step Description: --ALL-- (dropdown menu)
 - Scheduled Date: 1/13/2012 (dropdown menu)
 - Complete Date: (empty dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: (empty text area)
- Buttons: SUBMIT, CANCEL

Figure 7-176: New Step – Endorsed Other

Step 15. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline, populate the completion date, and click **Submit** on the new window. The step will be added to the list of steps. Upon approval, populate the Extension Expiration Date on the **Servicing Management** tab.

Step 16. A HUD NSC Contractor can add an optional Follow-up step to set a reminder to track and complete the timeline.

7.3.2 Release Timelines

7.3.2.1 Release 2nd (Release of HUD's Second Mortgage)

This timeline is automatically initiated by the system when a loan status is terminated. The timeline can also be initiated manually, if the loan has an active Loss Mitigation – Deed in Lieu or Loss Mitigation – Short Sale timeline. The scheduled date of the first step is set to 10 business days after the effective date of the payoff transaction, if the case is Terminated. The scheduled date of the first step is set to the complete date of the timeline step “Initiate DIL or Initiate Short Sale Process”, when the loan status is Endorsed and an active DIL/Short Sale timeline exists. The initiation conditions for claim and non-claim terminations are shown below:

- **For termination by non-claim:** The case status is updated to Terminated after the creation of termination transaction on loan by a servicer.
- **For termination by claim:** The case status is updated to Terminated after the claim payment confirmation is received from the Accounting Module (claim is submitted by a servicer and approved by HUD claims staff).

HUD NSC Contractor will complete the steps within the timeline after system initiation. There is no interaction with the servicer. Multiple active Release 2nd timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Release 2nd** timeline:

Step 1. From the **Endorsed** menu, select **Release**, and click **Search**.


Step 2. On the **Endorsed Release Search** Screen, enter the search criteria and click **Search** to retrieve the timelines that have been auto-initiated by the system.

Home Loan Assigned Endorsed Logout

Assigned Release Search

Loan Information:
 Loan Key: Borrower LName: Lender Name:
 Lender Loan #: Property Address: Servicer Name:
 FHA Case #: Property State: --ALL-- Investor Name:
 Case Status: Terminated Case Sub-Status: Terminate - Borr. Paid Responsible: --ALL--
 Property County: --ALL--

Servicing Management Criteria:
 Servicing Type: Release 2nd Servicing Status: --ALL-- Step: --ALL--
 Timeline Status: All Active Current Step Group: --ALL-- Step Status: --ALL--
 Scheduled Date: <=
 Completion Date: <=
 Step Group: --ALL--

 **SEARCH**

Search Results
[Export to Excel](#)

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Servicing Status
7501101	10011000000000000000	10011000000000000000	Terminated	Terminate - Borr. Paid	Release 2nd	Active	Recorded Release Received from County
7501102	10011000000000000000	10011000000000000000	Terminated	Terminate - Borr. Paid	Release 2nd	Active	Recorded Release Received from County
7501103	10011000000000000000	10011000000000000000	Terminated	Terminate - Borr. Paid	Release 2nd	Active	Recorded Release Received from County
7501104	10011000000000000000	10011000000000000000	Terminated	Terminate - Borr. Paid	Release 2nd	Active	Recorded Release Received from County
7501105	10011000000000000000	10011000000000000000	Terminated	Terminate - Borr. Paid	Release 2nd	Active	Recorded Release Received from County
7501106	10011000000000000000	10011000000000000000	Terminated	Terminate - Borr. Paid	Release 2nd	Active	Recorded Release Received from County

Figure 7-177: Setup Search – Endorsed 2nd Release

Step 3. From the search results, select a loan to view or edit the timeline.

Step 4. The **Release Steps** screen for Release 2nd timeline is displayed.

Home Loan Assigned Endorsed Logout

Loan Balance
Release Steps
Servicing Mgmt
Notes
Documents
Contacts
Alerts


Loan Information
 FHA Case #: 10011000000000000000
 Loan Key: 10011000000000000000
 Case Status: Terminated
 Case Sub-Status: Terminate - Borr. Paid
 Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information
 Borrower: 10011000000000000000
 SSN: 10011000000000000000
 DOB: 10011000000000000000
 Address: VALLEJO CA 94591
 Co-Borrower: 10011000000000000000

Servicer Information
 Lender Loan #: 10011000000000000000
 Servicer #: 10011000000000000000
 Lender Name: 10011000000000000000
 Servicer Name: 10011000000000000000
 Investor Name: 10011000000000000000

Balance Information
 Pay Plan Type: Line of Credit
 Loan Balance: \$0.00
 Max Claim: \$362,790.00
 % of Max Claim: 0.000 %
 NPL: \$311,128.06
[Print Loan Details](#)

[Go to Search Results](#)

Step Information: Release 2nd
 **NEW**

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note
1	Payoff Transaction Processed/Initiate Release of 2nd Mortgage	01/30/2012	01/13/2012	HUD Contractor	/
2	Release Request- Approved by Management	01/31/2012		HUD Contractor	/
3	Print Lien Release Package/Request Check	02/03/2012		HUD Contractor	/
4	Mail Lien Release Package for Recording	02/06/2012		HUD Contractor	/
5	Recorded Release Received from County	01/29/2013		HUD Contractor	/

Figure 7-178: Timeline Steps – Endorsed Release 2nd

Step 5. The Step **Payoff Transaction Processed/Initiate Release of 2nd Mortgage** completion date is pre-populated with timeline created date.

Step 6. Complete the steps in the timeline when activity corresponding to the step is complete. To complete any step in the timeline, click the step, for example, **Release Request – Approved by Management**.

Figure 7-179: Edit Step – Endorsed Release 2nd

- Step 7. Populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.
- Step 8. The completion date is populated beside the step Release Request – Approved by Management on the **Release Steps** screen.
- Step 9. Repeat the steps above to complete the remaining steps.
- Step 10. To add an optional step, click **New**.

Figure 7-180: New Step – Endorsed Release 2nd

- Step 11. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 13.Repeat the above instructions to add and complete other optional steps.

7.4.1 Compliance Timelines

To ensure that the mortgagor is compliant with HECM occupancy rules and to complete the occupancy inspection process, a HUD NSC Contractor initiates this timeline. This timeline is automatically initiated when a loan is established. However, this timeline can also be initiated manually to track the annual occupancy compliance.

To initiate and complete the **Occupancy Compliance Certification** timeline:

Step 2. On the **Assigned Compliance Search** Screen, enter the search criteria, select Servicing Type as Occupancy Compliance Certification and click **Submit** to retrieve the timelines that have been auto-initiated by the system.

Figure 7-181: Compliance Search – Assigned Occupancy Compliance Certification

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Step 4. The **Compliance Steps** screen for Occupancy Compliance Certification timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Annual Occupancy Certification Letter Sent	01/12/2012		HUD Contractor		Active
2	Signed Anniversary Date	02/11/2012	02/11/2012	HUD Contractor		Active
3	Annual Occupancy Cert Letter Received	03/02/2012		HUD Contractor		Active
4	Re-start Annual Occupancy Certification	12/07/2012		HUD Contractor		Active

Figure 7-182: Timeline Steps – Assigned Occupancy Compliance Certification

Step 5. The step **Signed Anniversary Date** is auto completed by the system with the timeline created date.

Step 6. To generate the Annual Certification of Occupancy Letter, click on the **magnifying glass** beside the **Annual Occupancy Certification Letter Sent** step to preview the letter; the **Modify Letter Fields** window is displayed. Edit the subject and salutation and click **OK**. The Annual Certification of Occupancy Letter is displayed.

Figure 7-183: Modify Letter Fields Window

Step 7. To generate the Annual Certification of Occupancy Letter when a Non-Borrowing Spouse is available on the loan, click on the **magnifying glass** beside the **Annual Occupancy Certification Letter Sent** step to preview the letter; the **Modify Letter Fields** window is displayed with Non-Borrowing Spouse information. Select the Borrower and NBS and select **OK**. The Annual Certification of Occupancy Letter is displayed with Non-Borrowing Spouse information.

(NOTE: When multiple Borrower/Co-borrowers and NBS are on the loan, the relationship of the Borrower/Co-Borrower to the NBS can be confirmed on the loan documents)

Figure 7-184: Modify Letter Fields Window

Note: The Annual Certification of Occupancy Letter is generated per the rules below:-

- If the NBS is available/active on the loan and selected by HUD NSC Contractor in the **Modify Letter Fields** window, and the last surviving borrower is not deceased, the letter is generated with last surviving borrower along with selected NBS information. Additional letters can be generated, if needed.
- If all the NBS are deactivated on the loan and no NBS is selected by HUD NSC Contractor in the **Modify Letter Fields window**, and the last surviving borrower is not deceased, the letter is generated without NBS information.
- If at least one NBS is available/active on the loan and selected by HUD NSC Contractor in the **Modify Letter Fields** window, and the last surviving borrower is deceased, the letter is generated with selected NBS information only.

Step 8. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the **Modify Letter Fields** window is displayed. Edit the subject and salutation and select **OK**. The Annual Certification of Occupancy Letter is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.

Step 9. If the Annual Occupancy Certification letter is received, then the step **Annual Occupancy Cert Letter Received** must be completed. To complete the step, select the step and populate the completion date, add a note in the **Notes** field if applicable, click **Submit** on the **Edit Step** window.

Step 10. If the Annual Occupancy Certification letter is not received, then the step **Mail Annual Occupancy 2nd Request Letter** is automatically added by the system after an overnight process. The following criteria must be satisfied: the step **Signed Anniversary Date** and **Annual Occupancy Certification Letter Sent** are completed but the step **Annual Occupancy Cert Letter Received** is not completed yet.

Step 11. To generate the Annual Certification of Occupancy 2nd Request letter, click on the **magnifying glass** beside the **Mail Annual Occupancy 2nd Request Letter** step to preview the letter; the **Modify Letter Fields** window is displayed. Edit the subject and salutation and select **OK**. The Annual Certification of Occupancy 2nd Request Letter is displayed.

Step 12. To generate the Annual Certification of Occupancy 2nd Request letter when a Non-Borrowing spouse is available on the loan, click on the magnifying glass beside the **Mail Annual Occupancy 2nd Request Letter** step to preview the letter; the **Modify Letter Fields** window is displayed with Non-Borrowing Spouse information. Select the Borrower and NBS and select **OK**. The Annual Certification of Occupancy 2nd Request Letter is displayed.

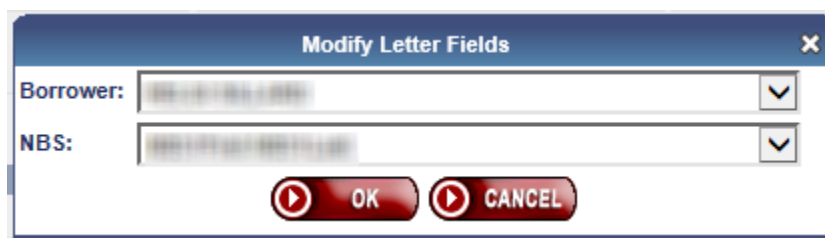


Figure 7-185: Modify Letter Fields Window

Note: The Annual Certification of Occupancy 2nd Request Letter is generated per the rules below:-

- If the NBS is available/active on the loan selected by HUD NSC Contractor in the Modify Letter Fields window, and the last surviving borrower is not deceased, the letter is generated with last surviving borrower along with selected NBS information. Additional letters can be generated
- If all the NBS are deactivated and no NBS is selected by HUD NSC Contractor in the Modify Letter Fields window, and the last surviving borrower is not deceased, the letter is generated without NBS information
- If at least one NBS is available/active on the loan selected by HUD NSC Contractor in the Modify Letter Fields window, and the last surviving borrower is deceased, the letter is generated with selected NBS information only

Step 13. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The **Annual Certification of Occupancy 2nd Request Letter** is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.

Step 14. The step **Telephone/Verbal Confirmation of Occupancy Made** is an optional step. To add an optional step, click **New**. Select the optional step from the **Step Description** dropdown and click **Submit** on the new window. The step will be added to the list of steps.

Figure 7-186: New Step – Assigned Occupancy Compliance Certification

Step 15. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step window**.

Step 16. The step **Order Property Inspection** and SSI Search is automatically added by the system. The following criteria must be satisfied: 44 days have passed since step **Signed Anniversary Date** completion and step **Annual Occupancy Cert Letter Received** is not completed yet.

Step 17. To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step window**.

Step 18. The step **Received Property Inspection** is automatically added by the system after an overnight process. The following criteria must be satisfied: nine days have passed since step **Order Property Inspection and SSI Search** is completed. To complete

the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step window**.

Step 19.To complete the step **Annual Occupancy Cert Letter Received**, the following steps must be completed first:

- Mail Annual Occupancy 2nd Request Letter.
- Telephone/Verbal confirmation of Occupancy Made and order Property Inspection and SSI search.

Step 20.Complete the step **Annual Occupancy Cert Letter Received**. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step window**.

Step 21. The system will trigger a new Occupancy Compliance Certification timeline upon completion of the step **Annual Occupancy Cert letter Received** on the anniversary date (Closing date) of the loan. The old timeline is automatically updated to an inactive status once a new timeline is created by the system.

Step 22.The step **Re-start Annual Occupancy Certification** is auto completed by the system when the scheduled date matches the current system date.

Step 23.To add an optional step, click **New**.

Step 24.Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 25.To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step window**.

Step 26.Repeat the above instructions to add and complete other optional steps.

Step 27.To generate the **Mortgagor's Certification of Ineligible NBS** when an Ineligible Non Borrowing Spouse is available on the loan. Follow Step 23 through Step 25.The Mortgagor's Certification of Ineligible NBS is generated. Click on the magnifying glass beside the Mortgagor's Certification of Ineligible NBS step to preview the letter; the Modify Letter Fields window is displayed. Edit the subject and salutation and click **OK**. The Mortgagor's Certification of Ineligible NBS is displayed.

- **Note:** The Mortgagor's Certification of Ineligible NBS is generated per the rules below :-

If an Ineligible NBS is available on the loan, selected by HUD NSC Contractor in the Modify Letter Fields window, the letter is generated with the last surviving borrower along with the selected Ineligible NBS information.

To manually initiate the timeline:

Step 1. From the **Assigned** menu, select **Compliance** and click **Setup**.

Step 2. On the **Assigned Compliance Setup Search** screen, enter the loan search criteria and click **Search**.

Home	Loan	Assigned	Endorsed	Accounting	Batch	Reports	Logout																																			
Loan Balance	<div> <div> Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Assigned Case Sub-Status: Loan Active Product Type: HECM STANDARD Go to Loan Search </div> <div> Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: PHOENIX AZ 85041 Co-Borrower: MARIA CASIAS </div> <div> Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED] </div> <div> Balance Information Pay Plan Type: Line of Credit Loan Balance: \$10,218.39 Max Claim: \$72,000.00 % of Max Claim: 14.192 % NPL: \$78,281.88 Print Loan Details </div> </div>																																									
Compliance Steps	Go to Search Results																																									
Servicing Mgmt	Step Information: Occupancy Compliance Certification <div> <div>NEW</div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Annual Occupancy Certification Letter Sent</td> <td>01/12/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>2</td> <td>Signed Anniversary Date</td> <td>02/11/2012</td> <td>02/11/2012</td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>3</td> <td>Annual Occupancy Cert Letter Received</td> <td>03/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>4</td> <td>Re-start Annual Occupancy Certification</td> <td>12/07/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> </tbody> </table> </div>							#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	1	Annual Occupancy Certification Letter Sent	01/12/2012		HUD Contractor		Active	2	Signed Anniversary Date	02/11/2012	02/11/2012	HUD Contractor		Active	3	Annual Occupancy Cert Letter Received	03/02/2012		HUD Contractor		Active	4	Re-start Annual Occupancy Certification	12/07/2012		HUD Contractor		Active
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status																																				
1	Annual Occupancy Certification Letter Sent	01/12/2012		HUD Contractor		Active																																				
2	Signed Anniversary Date	02/11/2012	02/11/2012	HUD Contractor		Active																																				
3	Annual Occupancy Cert Letter Received	03/02/2012		HUD Contractor		Active																																				
4	Re-start Annual Occupancy Certification	12/07/2012		HUD Contractor		Active																																				
Notes																																										
Documents																																										
Contacts																																										
Alerts																																										

Figure 7-189: Timeline Steps – Assigned Occupancy Compliance Certification

7.4.1.2 Insurance - Hazard Policy

A mortgagor is required to maintain hazard insurance in an amount acceptable to HUD. The HUD NSC Contractor initiates this timeline to verify compliance with insurance requirements. This timeline is automatically created when a loan is established. However, it can also be initiated manually to track the renewal after the initial timeline. The system sends alerts to a HUD NSC Contractor 30 days before the expiration of the certificate of insurance.

It does not require HUD NSC Staff interactions and can be initiated and completed by a HUD NSC Contractor. Only one active Insurance Hazard Policy timeline can be associated with a loan. The Servicing Management tab can be used to activate or inactivate the timeline and edit inspection information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Insurance – Hazard Policy** timeline:

Step 1. From the **Assigned** menu, select **Compliance**, and click **Setup**.

Step 2. On the **Assigned Compliance Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Assigned Compliance Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Assigned, Endorsed, Reports, and Logout. Below the tabs, the search criteria are organized into two columns. The left column includes fields for Loan Key, Lender Loan #, FHA Case #, and Case Status (set to 'Assigned'). The right column includes fields for Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'Loan Active'), Lender Name, Servicer Name, Investor Name, Index Type (set to '--ALL--'), and Property County (set to '--ALL--'). A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, there is a 'Search Results' section with an 'Export to Excel' link. The results are presented in a table with the following columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 12 rows of data, all with 'Assigned' Case Status and 'Loan Active' Case Sub-Status. The Property State for all entries is 'AR'.

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR
10100000000000000000	10100000000000000000	10100000000000000000	Assigned	Loan Active	10100000000000000000	10100000000000000000	AR

Figure 7-190: Setup Search - Assigned Hazard Policy

Step 3. From the search results, **select** a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, **select Insurance Hazard Policy** from the Servicing Type dropdown and populate the required fields (marked with an asterisk). The insurance information can be edited on the Servicing Management tab after the initiation of timeline.

Figure 7-191: Edit Servicing Management – Assigned Hazard Policy

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit**. (If you click **Cancel**, the Assigned Compliance Setup Search Screen will be displayed).

Step 7. The **Compliance Steps** screen for Insurance Hazard Policy timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Policy Effective	01/01/2012	01/12/2012	HUD Contractor		Active	01/1
2	Insurance Declaration Received	01/06/2012		HUD Contractor		Active	01/1
3	Mail Renewal Verification Letter	12/01/2012		HUD Contractor		Active	01/1
4	Policy Expires	12/31/2012		HUD Contractor		Active	01/1
5	Mail Certified Letter to Borrower	01/17/2013		HUD Contractor		Active	01/1
6	Return Receipt Received from Borrower	01/31/2013		HUD Contractor		Active	01/1

Figure 7-192: Timeline Steps – Assigned Hazard Policy

Step 8. The step **Policy Effective** completion date is pre-populated with the timeline created date.

Step 9. To generate the **Hazard Mortgage Clause** letter, click on the **magnifying glass** beside **Insurance Declaration Received** to preview the letter; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The Hazard Mortgage Clause Letter is displayed.

- Step 10. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and click **OK**. The **Hazard Mortgage Clause Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 11. To generate the **Hazard Insurance Renewal Verification Letter**, click on the **magnifying glass** beside Mail Renewal Verification Letter to preview the letter; the Modify Letter Fields screen is displayed. Edit the subject and salutation and click **OK**. The Hazard Insurance Renewal Verification Letter is displayed.
- Step 12. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields window is displayed. Edit the subject and salutation and click **OK**. The **Hazard Mortgage Clause Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 13. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete steps in the timeline, click on the step, for example step **Policy Expires**.
- Step 14. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 15. The completion date is populated beside the step **Policy Expires**.
- Step 16. The step **Send 2nd Request for Policy Verification** is automatically added by the system after an overnight process. The following criteria must be satisfied: One day has passed since completion of the step **Policy expires** and the step **Received Notification of Policy Cancellation** does not exist on the timeline.
- Step 17. To complete the step **Send 2nd Request for Policy Verification**, select the step, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 18. The step **Notify Loan Counselor** is automatically added by the system after an overnight process. The following criteria must be satisfied: 14 or more days have passed since completion of the step **Send 2nd Request for Policy Verification** OR the optional step **Received Notification of Policy Cancellation** is completed.
- Step 19. To add an optional step, click **New**.

Figure 7-193: New Step - Assigned Hazard Policy

- Step 20. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.
- Step 21. To complete the step, select the step and **populate** the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 22. Repeat the above instructions to add and complete other optional steps.
- Step 23. To generate the **Hazard Req – Proof of Insurance- 10 Day Letter**, click on the **magnifying glass** beside **Mail Certified Letter to Borrower** to preview the letter; the Modify Letter Fields window is displayed. Edit the subject and salutation and click **OK**. The **Hazard Req – Proof of Insurance- 10 Day Letter** is displayed.
- Step 24. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The **Hazard Req – Proof of Insurance- 10 Day Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 25. Complete the step **Return Receipt Received from Borrower** when the receipt is received from the borrower. To complete the step, select it, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on **Edit Step** window.

7.4.1.3 Insurance – Flood Policy

If a mortgaged property is located within a flood zone, the mortgagor should meet the flood insurance requirements in an amount acceptable by HUD. A HUD NSC Contractor initiates this timeline to verify actions required to comply with flood insurance requirements.

It does not require HUD NSC Staff interactions and can be initiated and completed by a HUD NSC Contractor. Only one active Insurance Flood Policy timeline can be associated with a loan. The Servicing Management tab can be used to activate or inactivate the timeline and edit inspection information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Insurance – Flood Policy** timeline:

- Step 1. From the **Assigned** menu, select **Compliance**, and click **Setup**.
- Step 2. The **Assigned Compliance Setup Search** Screen, enter the loan search criteria and click **Search**.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C
1	Policy Effective	01/01/2012	01/11/2012	HUD Contractor		Active	0
2	Insurance Declaration Received	01/06/2012		HUD Contractor		Active	0
3	Mail Renewal Verification Letter	12/01/2012		HUD Contractor		Active	0
4	Policy Expires	12/31/2012		HUD Contractor		Active	0
5	Mail Certified Letter to Borrower	01/17/2013		HUD Contractor		Active	0
6	Return Receipt Received from Borrower	01/31/2013		HUD Contractor		Active	0

Figure 7-196: Timeline Steps – Assigned Flood Policy

- Step 8. The **Step Policy Effective** completion date is pre-populated with the timeline created date.
- Step 9. To generate the **Flood Mortgage Clause Letter**, click the **magnifying glass** beside Insurance Declaration Received to preview the letter; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The **Flood Mortgage Clause Letter** is displayed.
- Step 10. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and click **OK**. The **Flood Mortgage Clause Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 11. To generate the **Flood Insurance Renewal Verification Letter**, click the **magnifying glass** beside Mail Renewal Verification Letter to preview the letter; the **Modify Letter Fields** screen is displayed. Edit the subject and salutation and select **OK**. The **Flood Insurance Renewal Verification Letter** is displayed.
- Step 12. The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The **Flood Mortgage Clause Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 13. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete steps in the timeline, click the step, For example step **Policy Expires**.
- Step 14. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 15. The completion date is populated beside the step **Policy Expires**.
- Step 16. The step **Send 2nd Request for Policy Verification** is automatically added by the system after an overnight process. The following criteria must be satisfied: One day has passed since completion of the step **Policy Expires** and the step **Received Notification of Policy Cancellation** does not exist on the timeline.

Step 17.To complete the step **Send 2nd Request for Policy Verification**, select the step, populate the completion date, add a note in the notes field if applicable, and click **Submit** on **Edit Step** window as explained above.

Step 18.The step **Notify Loan Counselor** is automatically added by the system after an overnight process. The following criteria must be satisfied: 14 or more days have passed since completion of the step **Send 2nd Request for Policy Verification** OR the step **Received Notification of Policy Cancellation** (this is an optional step) is completed.

Step 19.To add an optional step, click **New**.

Step 20.Select an optional step (for example: Received Notification of Policy Cancellation) from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Figure 7-197: New Step – Assigned Flood Policy

Step 21.To complete the step, **Select** the step and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 22.Repeat the above instructions to add and complete other optional steps.

Step 23.To generate the **Flood Req – Proof of Insurance Letter**, click the **magnifying glass** beside **Mail Certified Letter to Borrower** to preview the letter; the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The Flood Req – Proof of Insurance Letter is displayed.

Step 24.The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The **Flood Req – Proof of Insurance** Letter is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.

Step 25.Complete the step **Return Receipt Received from Borrower** when the receipt is received from the borrower. To complete the step, select the step, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

7.4.1.4 Insurance/Loss Draft Administration

The mortgagor files a claim with their hazard insurance company when the HECM property has been damaged by fire, flood, windstorm or similarly insurable hazards. HUD will work with the mortgagor

This timeline can be initiated only if loss draft funds are available. The system will automatically add the initial timeline when the Loss Draft transaction is created on the loan. Refer to the Disbursements – Loss Draft transactions in [Section 6.15](#) for details about how to generate the transaction. This timeline does not require HUD NSC Staff interaction.

To initiate and complete the **Insurance/Loss Draft Administration** timeline:

Step 2. On the **Assigned Compliance Search** Screen, enter the search criteria, including a Servicing Type of Insurance/Loss Draft Administration and click Submit to retrieve the timelines that have been auto-initiated by the system.

Figure 7-198: Compliance Search – Assigned Loss Draft Administration

Step 4. The **Compliance Steps** screen for Insurance/Loss Draft Administration timeline is displayed.

The screenshot shows the HERMIT Servicing Module interface. The top navigation bar includes links: Home, Loan, Assigned, Endorsed, Accounting, Batch, Reports, and Logout. The left sidebar contains links: Loan Balance, Compliance Steps, Servicing Mgmt, Notes, Documents, Contacts, and Alerts. The main content area is divided into four sections: Loan Information, Borrower Information, Servicer Information, and Balance Information. Below these is a 'Go to Servicing Setup' link and a 'Step Information: Insurance/Loss Draft Administration' section. This section contains a table of steps with columns: #, Step Description, Scheduled Date, Complete Date, Step Group, Step Note, and Status.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Initiate Insurance/Loss Draft Administration	01/01/2012	01/12/2012	HUD Contractor		Active
2	Verify Contract / Adjuster's Report Received	01/31/2012		HUD Contractor		Active
3	Issue First Third of Repair Funds	02/05/2012		HUD Contractor		Active
4	Order 50% Inspection	03/06/2012		HUD Contractor		Active
5	Issue Second Third of Repair Funds	03/11/2012		HUD Contractor		Active
6	Order Final Inspection	04/10/2012		HUD Contractor		Active
7	Disburse Final Funds / Send Lien Waiver	04/15/2012		HUD Contractor		Active

Figure 7-199: Timeline Steps – Assigned Loss Draft Administration

- Step 5. Complete the steps in the timeline when the corresponding activity tied to the step is complete.
- Step 6. The step **Initiate Insurance/Loss Draft Administration** is auto-completed by the system with the timeline created date.
- Step 7. To complete remaining steps, **select** the step you want to complete, populate the complete date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 8. To add an optional step, click **New**.

The 'New Step' dialog box is shown. It has a title bar with 'New Step' and a close button. Inside, there is a 'Step Item' section with a 'Step Description' dropdown menu (currently showing '--ALL--'), a 'Scheduled Date' dropdown (showing '1/11/2012'), a 'Complete Date' dropdown, and a 'Status' dropdown (showing 'Active'). Below these is a 'Step Note' text area. At the bottom are two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-200: New Step for Loss Draft Administration

- Step 9. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.
- Step 10. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 11. Repeat the above instructions to add and complete other optional steps.
- To manually initiate the timeline:
- Step 1. From the Assigned menu, select **Compliance**, and click **Setup**.

[illegible]

Edit Servicing Management

Servicing Management Information

Servicing Type: Insurance/Loss Draft Administration

Timeline Status: Active

Initiation Date: 1/1/2012

Responsible Party: [REDACTED]

Contractor: [REDACTED]

Inspector: [REDACTED]

Step Information

#	Step Description	# Days	Sched Date
1	Initiate Insurance/Loss Draft Administration	0	01/01/2012
2	Verify Contract / Adjuster's Report Received	30	01/31/2012
3	Issue First Third of Repair Funds	35	02/05/2012
4	Order 50% Inspection	65	03/06/2012
5	Issue Second Third of Repair Funds	70	03/11/2012
6	Order Final Inspection	100	04/10/2012
7	Disburse Final Funds / Send Lien Waiver	105	04/15/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-202: Editing Servicing Management – Assigned Loss Draft Administration

Step 5. Click the **Go to Servicing Steps after Submit** checkbox (at the bottom of the **Edit Servicing Management** screen).

Step 6. Click **Submit**. (If you click **Cancel**, the Assigned Compliance Setup Search Screen will be displayed).

Step 7. The **Compliance Steps** screen for **Request for Insurance/Loss Draft Administration** timeline is displayed.

Home **Loan** **Assigned** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Balance
Compliance Steps
Servicing Mgmt
Notes
Documents
Contacts
Alerts

Loan Information
FHA Case #: [REDACTED]
Loan Key: [REDACTED]
Case Status: Assigned
Case Sub-Status: Loan Active
Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information
Borrower: [REDACTED]
SSN: [REDACTED]
DOB: [REDACTED]
Address: PHOENIX AZ 85023
Co-Borrower: MARY JOHNSON

Servicer Information
Lender Loan #: [REDACTED]
Servicer #: [REDACTED]
Lender Name: [REDACTED]
Servicer Name: [REDACTED]
Investor Name: [REDACTED]

Balance Information
Pay Plan Type: Line of Credit
Loan Balance: \$129,693.64
Max Claim: \$112,000.00
% of Max Claim: 115.798 % (\$792.60)
NPL: [REDACTED]
[Print Loan Details](#)

[Go to Servicing Setup](#)

Step Information: Insurance/Loss Draft Administration

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Initiate Insurance/Loss Draft Administration	01/01/2012	01/12/2012	HUD Contractor		Active
2	Verify Contract / Adjuster's Report Received	01/31/2012		HUD Contractor		Active
3	Issue First Third of Repair Funds	02/05/2012		HUD Contractor		Active
4	Order 50% Inspection	03/06/2012		HUD Contractor		Active
5	Issue Second Third of Repair Funds	03/11/2012		HUD Contractor		Active
6	Order Final Inspection	04/10/2012		HUD Contractor		Active
7	Disburse Final Funds / Send Lien Waiver	04/15/2012		HUD Contractor		Active

Figure 7-203: Timeline Steps – Assigned Loss Draft Administration

Step 8. To add multiple **Insurance/Loss Draft Administration** timelines, repeat the steps above to initiate and complete the timeline as mentioned above for the second timeline.

7.4.1.5 Request for Unscheduled Advance

A HUD NSC Contractor initiates this timeline when an unscheduled advance request is received from the mortgagor. This timeline can be initiated only if the pay plan type is modified term, modified tenure or line of credit.

It does not require HUD NSC Staff interactions and can be initiated and completed by a HUD NSC Contractor. Multiple active Unscheduled Advance timelines can be associated with a loan. The Servicing Management tab can be used to activate or inactivate the timeline and edit inspection information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Request for Unscheduled Advance** timeline:

Step 1. From the **Assigned** menu, select **Compliance**, and click **Setup**.

Step 2. On the Assigned **Compliance Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Assigned Compliance Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Assigned, Endorsed, Reports, and Logout. Below the tabs, the 'Assigned Compliance Setup Search' section contains several input fields for search criteria:

- Loan Skey: [Text Box]
- Lender Loan #: [Text Box]
- FHA Case #: [Text Box]
- Case Status: Assigned (Dropdown)
- Borrower LName: [Text Box]
- Property Address: [Text Box]
- Property State: --ALL-- (Dropdown)
- Case Sub-Status: Loan Active (Dropdown)
- Lender Name: [Dropdown]
- Servicer Name: [Dropdown]
- Investor Name: [Dropdown]
- Index Type: --ALL-- (Dropdown)
- Property County: --ALL-- (Dropdown)

A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, the 'Search Results' section shows a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 10 rows of data, all with 'Assigned' Case Status and 'Loan Active' Case Sub-Status. The 'Property State' column shows 'AR' for all entries.

Figure 7-204: Compliance setup for Unscheduled Advance

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** screen, select Request for Unscheduled Advance from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: Request for Unscheduled Advance

Timeline Status: Active

Initiation Date: 1/1/2012

Responsible Party: Borrower

Requested Amount: \$995.00

Requested By: Borrower

Step Information

#	Step Description	# Days	Sched Date
1	Request for funds Received from Borrower	0	01/01/2012
2	Request for funds verified by Loan Counselor	3	01/04/2012
3	Cash Management Approved Unscheduled Request for Funds	4	01/05/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-205: Editing Servicing Management – Assigned Unscheduled Advance

- Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** window).
- Step 6. Click **Submit** (If you click **Cancel**, the Assigned Compliance Setup Search Screen will be displayed).
- Step 7. The **Compliance Steps** screen for Request for Unscheduled Advance timeline is displayed.

Compliance Steps

Go to Servicing Setup

Step Information: Request for Unscheduled Advance

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Sta
1	Request for funds Received from Borrower	01/01/2012	01/12/2012	HUD Contractor		Act
2	Request for funds verified by Loan Counselor	01/04/2012		HUD Contractor		Act
3	Cash Management Approved Unscheduled Request for Funds	01/05/2012		HUD Contractor		Act

Figure 7-206: Timeline Steps – Assigned Unscheduled Advance

- Step 8. Complete the steps in the timeline when activity corresponding to the step is complete.
- Step 9. The step **Request for funds Received from Borrower** is pre-populated with the created date of the timeline. This step is auto-completed.
- Step 10. To complete remaining steps, Request for funds verified by Loan Counselor and Cash Management Approved Unscheduled Request for Funds, **select** the step, populate the

complete date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 11.To add an optional step (Contacted borrower/POA for further verification or Unable to Verify / Void Request for Funds) click **New**.

Figure 7-207: New Step - Assigned Unscheduled Advance

Step 12.Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 13.To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 14.Repeat the above instructions to add and complete other optional steps.

To add multiple requests for Unscheduled Advance timelines, repeat the steps above to initiate and complete the timeline as mentioned above for the second timeline.

7.4.1.6 Taxes Delinquent

When the mortgagor defaults on taxes, a HUD NSC Contractor initiates this timeline to track the tax payment. The delinquent notification is sent to the mortgagor requesting the tax payment to avoid the loan becoming due and payable. The system will automatically initiate the timeline if the FARETS file processed includes the corresponding FHA Case #.

It does not require HUD NSC Staff interactions and can be initiated and completed by a HUD NSC Contractor. Multiple active Taxes Delinquent timelines can be initiated on a loan to track multiple delinquencies. The Servicing Management tab can be used to activate or inactivate the timeline and edit inspection information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Taxes Delinquent** timeline:

Step 1. From the **Assigned** menu, select **Compliance**, and click **Setup**.

Step 2. On the **Assigned Compliance Setup Search** Screen, enter the loan search criteria and click **Search**.

Home Loan Assigned Endorsed Reports Logout

Assigned Compliance Setup Search

Loan Skey: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: --ALL-- Investor Name:

Case Status: Assigned Case Sub-Status: Loan Active Index Type: --ALL--

Property County: --ALL--

SEARCH

Search Results

[Export to Excel](#)

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR
1010000	1010000000	1010000000	Assigned	Loan Active	1010000000	1010000000 1010000	AR

Figure 7-208: Compliance Setup – Assigned Taxes Delinquent

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. From the **Edit Servicing Management** screen, select Taxes Delinquent from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Taxes Delinquent

Timeline Status: Active

Initiation Date: * 1/1/2012

Responsible Party:

Step Information

#	Step Description	# Days	Sched Date
1	Delinquent Notification Received	0	01/01/2012
2	(ltr) Mail Borrower Delinquent Letter	0	01/01/2012
3	Received Proof of Taxes Paid	10	01/11/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-209: Edit Servicing Management – Assigned Taxes Delinquent

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (If you click **Cancel**, the Assigned Compliance Setup Search Screen will be displayed).

Step 7. The **Compliance Steps** screen for Taxes Delinquent timeline is displayed.

Home	Loan	Assigned	Endorsed	Reports	Logout																																
Loan Balance	<div> <div> Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Assigned Case Sub-Status: Loan Active Product Type: HECM STANDARD Go to Loan Search </div> <div> Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: SCOTTSDALE AZ 85251 Co-Borrower: [REDACTED] </div> <div> Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED] </div> <div> Balance Information Pay Plan Type: Modified Tenure Loan Balance: \$1,743.43 Max Claim: \$230,000.00 % of Max Claim: 0.758 % NPL: \$252,694.73 Print Loan Details </div> </div>																																				
Compliance Steps	Go to Search Results Step Information: Taxes Delinquent <div> </div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> <th>Create D</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Delinquent Notification Received</td> <td>01/01/2012</td> <td>01/12/2012</td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/12/2012</td> </tr> <tr> <td>2</td> <td>Mail Borrower Delinquent Letter</td> <td>01/01/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/12/2012</td> </tr> <tr> <td>3</td> <td>Received Proof of Taxes Paid</td> <td>01/11/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/12/2012</td> </tr> </tbody> </table>					#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create D	1	Delinquent Notification Received	01/01/2012	01/12/2012	HUD Contractor		Active	01/12/2012	2	Mail Borrower Delinquent Letter	01/01/2012		HUD Contractor		Active	01/12/2012	3	Received Proof of Taxes Paid	01/11/2012		HUD Contractor		Active	01/12/2012
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create D																														
1	Delinquent Notification Received	01/01/2012	01/12/2012	HUD Contractor		Active	01/12/2012																														
2	Mail Borrower Delinquent Letter	01/01/2012		HUD Contractor		Active	01/12/2012																														
3	Received Proof of Taxes Paid	01/11/2012		HUD Contractor		Active	01/12/2012																														
Servicing Mgmt																																					
Notes																																					
Documents																																					
Contacts																																					
Alerts																																					

Figure 7-210: Timeline Steps – Assigned Taxes Delinquent

- Step 8. The step **Delinquent Notification Received** completion date is pre-populated with the timeline created date. If timeline initiated by the system, this step is completed with the date the FARETS file was processed for the corresponding FHA Case #.
- Step 9. To generate the Taxes Delinquent – 10 Day Letter, click the **magnifying glass** beside **Mail Borrower Delinquent Letter** step to preview the letter; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The Taxes Delinquent – 10 Day Letter is displayed.
- Step 10. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and click **OK**. The Taxes Delinquent – 10 Day Letter is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 11. If proof of taxes paid is received, complete the step **Received Proof of Taxes Paid**. To complete step in the timeline, click the step, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 12. If authorization received to pay taxes, add the optional step **Authorization Received/Pay Taxes**.
- Step 13. To add an optional steps click **New**.
- Step 14. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new screen. The step will be added to the list of step.
- Step 15. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Figure 7-211: New Step- Assigned Taxes Delinquent

- Step 16.To pay the taxes, the HUD NSC Contractor must select the Servicing Management tab. On the Servicing Management tab, click **Pay Taxes**. A new screen is displayed with New Tax Disbursement; select the Payee from the dropdown and click **Submit**. A new screen is displayed with **Edit Disbursement**; populate the disbursement amount and click **Submit**. The Disbursements tab is displayed with the new Taxes transaction.
- Step 17.To trigger the step, **Mail Letter of Taxes Paid**, the following criteria must be satisfied: The optional step Authorization Received/Pay Taxes must be added on the timeline and completed and the taxes must be paid as explained in the above step.
- Step 18.To generate the **Taxes Delinquent/Paid For Borrower** Letter, click on the magnifying glass beside **Mail Letter of Taxes Paid** step to preview the letter, the Modify Letter Fields window is displayed. Edit the Subject and Salutation and select **OK**. The **Taxes Delinquent/Paid For Borrower Letter** is displayed.
- Step 19.The printer icon beside the step allows the HUD Contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields screen is displayed. Edit the Subject and Salutation and select **OK**. The **Taxes Delinquent/Paid For Borrower Letter** is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.
- Step 20.Repeat the above instructions to add and complete other optional steps.
- Step 21.To add multiple Taxes Delinquent timelines, repeat the steps above to initiate and complete the timeline as mentioned above for the second timeline.

7.4.2 Disposition Timelines

7.4.2.1 Due and Payable

The Due & Payable timeline is initiated by a HUD NSC Contractor to record the Due and Payable event. The HUD NSC Contractor does not need HUD NSC staff approval on this timeline.

When a HUD NSC Contractor populates the death date of last surviving mortgagor on the Contact Screen, the system automatically initiates the Due & Payable timeline with the default reason of Death. For all other default reasons, a HUD NSC Contractor must manually initiate the timeline.

When this timeline is initiated, the case sub-status is updated to Due and Payable. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Due & Payable timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update the default date and default reason (other than Death). Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Due & Payable** timeline with a default reason of Death:

Step 1. Select the **Loan** menu option on the header.

Step 2. On the **Loan Search** Screen, enter the search criteria and click **Search**.

The screenshot shows the 'Loan Search' interface. At the top, there are tabs: Home, Loan (selected), Assigned, Endorsed, Reports, and Logout. Below the tabs, the 'Loan Search' section contains several input fields for search criteria: Loan Key, Lender Loan #, FHA Case #, Case Status (set to 'Assigned'), Case Sub-Status (set to 'Loan Active'), Borrower LName, Index Type (set to '--ALL--'), Property Address, Property State (set to '--ALL--'), Property County (set to '--ALL--'), Lender Name, Servicer Name, Investor Name, Product Type (set to '--ALL--'), and Pay Plan Type (set to '--ALL--'). There are 'CLEAR' and 'SEARCH' buttons at the bottom right of the search criteria section.

Below the search criteria, the 'Loan Search Results' section is displayed. It includes links for 'Print Welcome Letter(s)', 'Print Advance Request(s)', and 'Export to Excel'. A table of search results is shown with columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Borrower FName, Index Type, and Property Address. The table contains 10 rows of data, all with 'Assigned' Case Status and 'Loan Active' Case Sub-Status.

Figure 7-212: Loan Search – Assigned Due and Payable

Step 3. From the search results, select a loan.

Step 4. The **Loan Balance** screen is displayed.

Step 5. Select the **Contacts** tab.

The screenshot shows the 'Loan Balance' screen. On the left, there is a sidebar menu with options: Loan Balance, Loan Details, Transactions, Contacts (selected), Property, Documents, Notes, Alerts, Change Of Plan, Payoff, Statement, Disbursement, Servicer Info, Servicer Request, and Bank Account. The main content area is divided into several sections: 'Loan Information' (FHA Case #, Loan Key, Case Status: Assigned, Case Sub-Status: Loan Active, Product Type: HECM STANDARD, Go to Loan Search), 'Borrower Information' (Borrower, SSN, DOB, Address: LONG BEACH CA 90808, Co-Borrower), 'Servicer Information' (Lender Loan #, Servicer #, Lender Name, Servicer Name, Investor Name), and 'Balance Information' (Pay Plan Type: Modified Term, Loan Balance: \$208,610.05, Max Claim: \$160,950.00, % of Max Claim: 129.612 %, NPL: \$69,236.28, Print Loan Details). Below these sections is the 'Contact Information' section, which includes a 'NEW' button and a 'Death Interactive Search' link. A table of contacts is shown with columns: Contact Type, Last Name, First Name, DOB, Address, City, State, Zip, Create Date, Created By, and Cha. The table contains two rows: 'Borrower' and 'Alternate Contact'.

Figure 7-213: Contact Information - Assigned Due and Payable

Step 6. Select the **Document** icon beside the last surviving borrower contact name.

Figure 7-214: Contact Information – Assigned Due and Payable

Step 7. Populate the Death Date on the contact information screen and click **Submit**. The case sub-status is updated to Due and Payable. The system will automatically initiate the **Due and Payable** timeline for this loan.

Step 8. From the **Assigned** menu, select **Disposition** and click **Search**.

Step 9. On the **Assigned Disposition Search** Screen, enter the search criteria, select Servicing Type to Due and Payable and click **Submit** to retrieve the timeline that has been auto-initiated by the system.

Figure 7-215: Disposition Search – Assigned Due and Payable

Step 10. Select the loan to view or edit the timeline.

Step 11. The **Disposition Steps** screen for Due and Payable timeline is displayed.

Home	Loan	Assigned	Endorsed	Reports	Logout																																								
Loan Balance	<div> <div> Loan Information FHA Case #: [REDACTED] Loan Skey: [REDACTED] Case Status: Assigned Case Sub-Status: Due & Payable Product Type: HECM STANDARD Go to Loan Search </div> <div> Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: LONG BEACH CA 90808 Co-Borrower: [REDACTED] </div> <div> Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED] </div> <div> Balance Information Pay Plan Type: Modified Term Loan Balance: \$208,610.05 Max Claim: \$160,950.00 % of Max Claim: 129.612 % NPL: \$69,236.28 Print Loan Details </div> </div>																																												
Disposition Steps	Go to Search Results Step Information: Due & Payable <div> </div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> <th>Create</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Disposition Event Occurred</td> <td>01/12/2012</td> <td>01/12/2012</td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> <tr> <td>2</td> <td>Mail Condolence / Repayment Letter</td> <td>01/14/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> <tr> <td>3</td> <td>Mail Loss Mit Letter(s)</td> <td>01/14/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> <tr> <td>4</td> <td>Follow Up Phone Attempt</td> <td>02/18/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> </tbody> </table>					#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create	1	Disposition Event Occurred	01/12/2012	01/12/2012	HUD Contractor		Active	01/13/2012	2	Mail Condolence / Repayment Letter	01/14/2012		HUD Contractor		Active	01/13/2012	3	Mail Loss Mit Letter(s)	01/14/2012		HUD Contractor		Active	01/13/2012	4	Follow Up Phone Attempt	02/18/2012		HUD Contractor		Active	01/13/2012
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create																																						
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4	Follow Up Phone Attempt	02/18/2012		HUD Contractor		Active	01/13/2012																																						
Servicing Mgmt																																													
Notes																																													
Documents																																													
Contacts																																													
Alerts																																													

Figure 7-216: Timeline Steps – Assigned Due & Payable

- Step 12. The step **Disposition Even Occurred** completion date is pre-populated with the Death Date.
- Step 13. To generate the Condolence Letter, click the magnifying glass beside the **Mail Condolence / Repayment Letter** step to preview the letter; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The Condolence Letter is displayed.
- Step 14. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The **Condolence Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 15. To generate the **Loss Mitigation** letter, click the **magnifying glass** beside the **Mail Loss Mit Letter(s)** step to preview the letter; the Loss Mitigation letter is displayed. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab.
- Step 16. Select the printer icon; the **Loss Mitigation letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 17. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step, for example, step **Follow Up Phone Attempt**.

Figure 7-217: Edit Step – Assigned Due and Payable

Step 18. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 19. The completion date is populated beside the step **Follow Up Phone Attempt** on the **Disposition Steps** screen.

Step 20. To add an optional step, click **New**.

Figure 7-218: New Step for Due and Payable

Step 21. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 22. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 23. Repeat the above instructions to add and complete other optional steps.

To initiate and complete the Due & Payable timeline – default reason other than death:

Step 1. From the **Assigned** menu, select **Disposition**, and click **Setup**.

Step 2. On the **Assigned Disposition Setup** Search Screen, enter the loan search criteria and click **Search**.

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA

Figure 7-219: Disposition Setup Search – Assigned Due and Payable

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, select Due & Payable from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

#	Step Description	# Days	Sched Date
1	Disposition Event Occurred	0	01/13/2012
2	(ltr) Mail Condolence / Repayment Letter	2	01/15/2012
3	(ltr) Mail Loss Mit Letter(s)	2	01/15/2012
4	Follow Up Phone Attempt	37	02/19/2012

Figure 7-220: Edit Servicing Management - Assigned Due and Payable

Step 5. Click the Checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (If you click **Cancel**, the Assigned Disposition Setup Search Screen will be displayed).

Step 7. The **Disposition Steps** screen for Due & Payable timeline is displayed.

Home	Loan	Assigned	Endorsed	Reports	Logout																																								
Loan Balance	<div> <div> Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Assigned Case Sub-Status: Due & Payable Product Type: HECM STANDARD Go to Loan Search </div> <div> Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: LONG BEACH CA 90808 Co-Borrower: [REDACTED] </div> <div> Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED] </div> <div> Balance Information Pay Plan Type: Modified Term Loan Balance: \$208,610.05 Max Claim: \$160,950.00 % of Max Claim: 129.612 % NPL: \$69,236.28 Print Loan Details </div> </div>																																												
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Servicing Mgmt	Step Information: Due & Payable <div>NEW</div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> <th>Create</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Disposition Event Occurred</td> <td>01/12/2012</td> <td>01/12/2012</td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> <tr> <td>2</td> <td>Mail Condolence / Repayment Letter</td> <td>01/14/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> <tr> <td>3</td> <td>Mail Loss Mit Letter(s)</td> <td>01/14/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> <tr> <td>4</td> <td>Follow Up Phone Attempt</td> <td>02/18/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01/13/2012</td> </tr> </tbody> </table>					#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create	1	Disposition Event Occurred	01/12/2012	01/12/2012	HUD Contractor		Active	01/13/2012	2	Mail Condolence / Repayment Letter	01/14/2012		HUD Contractor		Active	01/13/2012	3	Mail Loss Mit Letter(s)	01/14/2012		HUD Contractor		Active	01/13/2012	4	Follow Up Phone Attempt	02/18/2012		HUD Contractor		Active	01/13/2012
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create																																						
1	Disposition Event Occurred	01/12/2012	01/12/2012	HUD Contractor		Active	01/13/2012																																						
2	Mail Condolence / Repayment Letter	01/14/2012		HUD Contractor		Active	01/13/2012																																						
3	Mail Loss Mit Letter(s)	01/14/2012		HUD Contractor		Active	01/13/2012																																						
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Notes																																													
Documents																																													
Contacts																																													
Alerts																																													

Figure 7-221: Timeline Steps – Assigned Due and Payable

- Step 8. The step **Disposition Even Occurred** completion date is pre-populated with the timeline created date.
- Step 9. To generate the Repayment Letter, click the magnifying glass beside **Mail Condolence / Repayment Letter** step to preview the letter; the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The Repayment Letter is displayed.
- Step 10. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and click **OK**. The **Repayment Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 11. To generate the Loss Mitigation letter, click the **magnifying glass** beside the **Mail Loss Mit Letter(s)** step to preview the letter; the Loss Mitigation letter is displayed.
- Step 12. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Loss Mitigation letter is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.
- Step 13. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step, for example, step **Follow Up Phone Attempt**.

The screenshot shows a window titled "Edit Step" with a close button (X) in the top right corner. The window is divided into two main sections: "Step Item" and "Audit Information".

Step Item Section:

- Step Description:** Follow Up Phone Attempt
- Scheduled Date:** 2/18/2012 (with a dropdown arrow and a red asterisk)
- Complete Date:** 1/13/2012 (with a dropdown arrow)
- Status:** Active (with a dropdown arrow)
- Step Note:** A text area containing the text "Step Completed".

Audit Information Section:

- Create Date:** 1/13/2012 5:22:28 PM
- Created By:** [Redacted]
- Change Date:**
- Changed By:**

At the bottom of the window, there are two buttons: "SUBMIT" and "CANCEL", both with a red circular icon containing a white right-pointing arrow.

Figure 7-222: Edit Step – Assigned Due and Payable

Step 14. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 15. The completion date is populated beside the step **Follow Up Phone Attempt** on the **Disposition Steps** screen.

Step 16. To add an optional step click **New**.

Figure 7-223: New Step – Assigned Due and Payable

Step 17. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 18. To complete the step, select the step and populate the completion date, add a note in the notes field if applicable, click **Submit** on the **Edit Step window**.

Step 19. Repeat the above instructions to add and complete other optional steps

7.4.2.2 Loss Mitigation - Deed-in-Lieu

A HUD NSC Contractor initiates a Loss Mitigation – Deed-in-Lieu (DIL) timeline when a mortgagor is willing to surrender the property to the mortgagee (HUD) and to be released from the mortgage obligations. This timeline is initiated and completed by a HUD NSC Contractor to track the Deed-in-Lieu process; it does not require HUD NSC Staff interaction. Upon initiation of this timeline, the case sub-status is updated to DIL. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Loss Mitigation–Deed-in-Lieu timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and update the attorney information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Loss Mitigation – Deed-in-Lieu** timeline:

Step 1. From the **Assigned** menu, select Disposition, under **Disposition**, and click **Setup**.

Step 2. On the Assigned **Disposition Setup Search** Screen, enter the loan search criteria and click **Search**.

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property Stat
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA

Figure 7-224: Disposition Search for Loss Mitigation Deed-In-Lieu

- Step 3. From the search results, select a loan to initiate the timeline.
- Step 4. On the **Edit Servicing Management** screen, select Loss Mitigation – Deed-in-Lieu from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

#	Step Description	# Days	Sched Date
1	Initiate DIL	0	01/13/2012
2	(ltr) Refer to Atty for DIL	2	01/15/2012
3	Review Title Report from Attorney	30	02/12/2012
4	Atty Instructed to have Deed Executed per Referral Instructn	40	02/22/2012
5	Order Occupancy Inspection	40	02/22/2012
6	Inspection Received - Verified as Vacant	50	03/03/2012
7	Atty Instructed to Record Executed Deed (Copy Received)	55	03/08/2012
8	Copy of Recorded Deed Received	80	04/02/2012
9	Conveyance File Sent to Cash Management	82	04/04/2012
10	Send Release Authorization to Release Dept.	82	04/04/2012
11	Loan Closed - Release Received	82	04/04/2012

Figure 7-225: Edit Servicing Management – Assigned Loss Mitigation DIL

- Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** window).
- Step 6. Click **Submit** (If you click **Cancel**, the Assigned Disposition Setup Search Screen will be displayed).
- Step 7. The **Disposition Steps** screen for Loss Mitigation – Deed-in-Lieu timeline is displayed.

Home	Loan	Assigned	Endorsed	Reports	Logout																																																																																											
Loan Balance	<div> <div> Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Assigned Case Sub-Status: DIL Product Type: HECM STANDARD Go to Loan Search </div> <div> Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: [REDACTED] CARSON CA 90745 Co-Borrower: [REDACTED] </div> <div> Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED] </div> <div> Balance Information Pay Plan Type: Line of Credit Loan Balance: \$232,019.38 Max Claim: \$160,950.00 % of Max Claim: 144.156 % NPL: \$23,488.48 Print Loan Details </div> </div>																																																																																															
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Servicing Mgmt	Step Information: Loss Mitigation - Deed-in-Lieu <div> <div>NEW</div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Sta</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Initiate DIL</td> <td>01/13/2012</td> <td>01/13/2012</td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>2</td> <td>Refer to Atty for DIL</td> <td>01/15/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>3</td> <td>Review Title Report from Attorney</td> <td>02/12/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>4</td> <td>Atty Instructed to have Deed Executed per Referral Instructn</td> <td>02/22/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>5</td> <td>Order Occupancy Inspection</td> <td>02/22/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>6</td> <td>Inspection Received - Verified as Vacant</td> <td>03/03/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>7</td> <td>Atty Instructed to Record Executed Deed (Copy Received)</td> <td>03/08/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>8</td> <td>Copy of Recorded Deed Received</td> <td>04/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>9</td> <td>Conveyance File Sent to Cash Management</td> <td>04/04/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>10</td> <td>Send Release Authorization to Release Dept.</td> <td>04/04/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>11</td> <td>Loan Conveyed - Balances Removed</td> <td>04/12/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> <tr> <td>12</td> <td>Final Title Policy Received / Sent to HOC</td> <td>04/17/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Act</td> </tr> </tbody> </table> </div>					#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Sta	1	Initiate DIL	01/13/2012	01/13/2012	HUD Contractor		Act	2	Refer to Atty for DIL	01/15/2012		HUD Contractor		Act	3	Review Title Report from Attorney	02/12/2012		HUD Contractor		Act	4	Atty Instructed to have Deed Executed per Referral Instructn	02/22/2012		HUD Contractor		Act	5	Order Occupancy Inspection	02/22/2012		HUD Contractor		Act	6	Inspection Received - Verified as Vacant	03/03/2012		HUD Contractor		Act	7	Atty Instructed to Record Executed Deed (Copy Received)	03/08/2012		HUD Contractor		Act	8	Copy of Recorded Deed Received	04/02/2012		HUD Contractor		Act	9	Conveyance File Sent to Cash Management	04/04/2012		HUD Contractor		Act	10	Send Release Authorization to Release Dept.	04/04/2012		HUD Contractor		Act	11	Loan Conveyed - Balances Removed	04/12/2012		HUD Contractor		Act	12	Final Title Policy Received / Sent to HOC	04/17/2012		HUD Contractor		Act
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Sta																																																																																										
1	Initiate DIL	01/13/2012	01/13/2012	HUD Contractor		Act																																																																																										
2	Refer to Atty for DIL	01/15/2012		HUD Contractor		Act																																																																																										
3	Review Title Report from Attorney	02/12/2012		HUD Contractor		Act																																																																																										
4	Atty Instructed to have Deed Executed per Referral Instructn	02/22/2012		HUD Contractor		Act																																																																																										
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11	Loan Conveyed - Balances Removed	04/12/2012		HUD Contractor		Act																																																																																										
12	Final Title Policy Received / Sent to HOC	04/17/2012		HUD Contractor		Act																																																																																										
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Contacts																																																																																																
Alerts																																																																																																

Figure 7-226: Timeline Steps – Assigned Loss Mitigation DIL

- Step 8. The step **Initiate DIL** completion date is pre-populated with the timeline created date.
- Step 9. To generate the Deed-In-Lieu Attorney Referral Letter, click the magnifying glass beside the **Mail Condolence / Repayment Letter** step to preview the letter, the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The Deed-In-Lieu Attorney Referral Letter is displayed.
- Step 10. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the Modify Letter Fields screen is displayed. Edit the subject and salutation and click **OK**. The **Deed-In-Lieu Attorney Referral Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 11. Complete the steps in the timeline when the activity corresponding to the step is complete. To complete any step in the timeline, click the step (For example, step **Review Title Report from Attorney**).

Edit Step

Step Item

Step Description: Review Title Report from Attorney
Scheduled Date: 2/12/2012 * Complete Date: 1/13/2012
Status: Active
Step Completed
Step Note:

Audit Information

Create Date: 1/13/2012 4:51:42 PM Created By: [REDACTED]
Change Date: Changed By:

SUBMIT

CANCEL

Figure 7-227: Edit Step – Assigned Loss Mitigation DIL

- Step 12. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 13. The **completion date** is populated beside the step Review Title Report from Attorney on the **Disposition Steps** screen.
- Step 14. Repeat the steps above to complete the other remaining steps.
- Step 15. To generate the Loan Removal and Conveyance sheet, click the **magnifying glass** beside Loan Conveyed - Balances Removed step to update and print the Loan Removal and Conveyance sheet.
- Step 16. A new screen is displayed with the **Loan Removal and Conveyance** sheet with options to review and print document. Update the sheet and once the changes have been made, select the Preview Document link to view the updated document.
- Step 17. To auto-save the changes made to the document select the Print Document link. Select Open on the File Download pop-up window. This action will save the updated **Loan Removal and Conveyance** sheet to the Documents tab. Refresh the screen to auto-complete the step.
- Step 18. To add an optional step, click **New**.

Figure 7-228: New Step – Assigned Loss Mitigation DIL

- Step 19. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.
- Step 20. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 21. Repeat the above instructions to add and complete other optional steps.

7.4.2.3 Loss Mitigation – Family Sale Pending

The HUD NSC Contractor initiates this timeline to track the status on a pending family sale effort and to complete the process to terminate the loan.

This timeline is initiated and completed by a HUD NSC Contractor; it does not require HUD NSC staff interactions. When this timeline is initiated, the case sub-status is updated to Family Sale Pending. If the timeline is inactivated, the case sub-status is updated accordingly.

To initiate and complete the **Loss Mitigation – Family Sale Pending** timeline:

Step 2. On the **Assigned Disposition Setup** Search Screen, enter the loan search criteria and click **Search**.

From the search results, select loan to initiate the timeline.

Edit Servicing Management

X

Figure 7-230: Edit Servicing Management – Assigned Family Sale Pending

- Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management Window**).
- Step 6. Click **Submit** (Note: If you click Cancel, the Assigned Disposition Setup Search Screen will be displayed).
- Step 7. The **Disposition Steps** screen for Loss Mitigation – Family Sale Pending timeline is displayed.

The screenshot shows the 'Disposition Steps' screen for 'Loss Mitigation - Family Sale Pending'. The sidebar on the left includes links for Loan Balance, Disposition Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, and Alerts. The top navigation bar has links for Home, Loan, Assigned, Endorsed, Reports, and Logout. The main content area is divided into several sections: Loan Information, Borrower Information, Servicer Information, and Balance Information. Below these is a 'Go to Servicing Setup' link and a 'NEW' button. The central part of the screen features a table with the following data:

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C
1	Initiate Family Sale Pending	01/13/2012	01/13/2012	HUD Contractor		Active	0
2	Received Listing Agreement	01/23/2012		HUD Contractor		Active	0
3	Received Copy of Offer and Sales Contract	09/09/2012		HUD Contractor		Active	0
4	Received Sales Proceeds	10/24/2012		HUD Contractor		Active	0
5	Send Release Authorization to Release Dept.	10/26/2012		HUD Contractor		Active	0

Figure 7-231: Timeline Steps – Assigned Loss Mitigation Family Sale Pending

- Step 8. The step **Initiate Family Sale Pending** completion date is pre-populated with the timeline created date.
- Step 9. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step. For example step **Received Listing Agreement**.

The screenshot shows the 'Edit Step' window for the 'Received Listing Agreement' step. The window has a title bar 'Edit Step' and a close button. The main content area is divided into two sections: 'Step Item' and 'Audit Information'. The 'Step Item' section contains the following fields:

- Step Description:** Received Listing Agreement
- Scheduled Date:** 1/23/2012 (dropdown menu)
- Complete Date:** 1/13/2012 (dropdown menu)
- Status:** Active (dropdown menu)
- Step Note:** Step Completed (text area)

The 'Audit Information' section contains the following fields:

- Create Date:** 1/13/2012 4:43:11 PM
- Created By:** [User Name]
- Change Date:**
- Changed By:**

At the bottom of the window are two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-232: Edit Step – Assigned Family Sale Pending

- Step 10. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 11. The completion date is populated beside the step Received Listing Agreement on the **Disposition Steps** screen.

Step 12. To trigger the step **Follow up for Status of Sales Effort**, the following criteria must be satisfied:

- Less than 8 months since step Initiate Family Sale Pending was completed
- 30 or more days passed since optional step Follow Up was completed
- Step Received Sales Proceeds has not been completed

Step 13. Complete **Follow up for Status of Sales Effort** step.

Step 14. To add an optional step, click **New**.

Figure 7-233: New Step – Assigned Family Sale Pending

Step 15. Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new screen. The step will be added to the list of steps.

Step 16. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 17. Repeat the above instructions to add and complete other optional steps.

7.4.2.4 Loss Mitigation – Short Sale

This timeline is initiated by a HUD NSC Contractor to track a short sale on a HECM loan. A short sale is when a HECM loan is sold by the mortgagor for less than the payoff amount or less than the appraised value of the property.

If the loan is Due & Payable the property must sell for no less than a certain threshold percentage of the appraised value as established by HUD. If the loan is not Due & Payable then the sale price of the property must be the appraised value. This timeline is initiated and completed by a HUD NSC Contractor; this timeline **requires** HUD NSC Staff interaction. Upon initiation of this timeline, the case sub-status is updated to Short Sale Initiated. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Loss Mitigation–Short Sale timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and edit the short sale information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Loss Mitigation – Short Sale** timeline:

Step 1. From the **Assigned** menu, select **Disposition** and click **Setup**.

Step 6. Click **Submit** (Note: If you click Cancel, the Assigned Disposition Setup Search Screen will be displayed).

Step 7. The **Disposition Steps** screen for Loss Mitigation – Short Sale timeline is displayed.

The screenshot displays the 'Disposition Steps' screen for a 'Loss Mitigation - Short Sale' timeline. The interface includes a sidebar with navigation links (Home, Loan, Assigned, Endorsed, Reports, Logout) and a main content area with several sections: Loan Information, Borrower Information, Servicer Information, and Balance Information. Below these is a 'Step Information' section with a 'NEW' button and a table of steps.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cr
1	Initiate Short Sale Process	01/13/2012	01/13/2012	HUD Contractor		Active	01/
2	Received Required Documents	02/13/2012		HUD Contractor		Active	01/
3	Prepare Short Sale Calculation Worksheet	02/21/2012		HUD Contractor		Active	01/
4	Send Short Sale Approval request to HUD	02/22/2012		HUD Contractor		Active	01/
5	Received Closing Proceeds	03/28/2012		HUD Contractor		Active	01/

Figure 7-236: Timeline Steps – Assigned Loss Mitigation Short Sale

Step 8. The step Initiate Short Sale Process completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step. For example step **Received Required Documents**.

The screenshot shows the 'Edit Step' window for the 'Received Required Documents' step. The window contains fields for Step Description, Scheduled Date, Complete Date, Status, and Step Note. The 'Status' is set to 'Active'. The 'Step Note' field contains the text 'Step Completed'. At the bottom, there is an 'Audit Information' section with 'Create Date' and 'Change Date' fields, and 'Created By' and 'Changed By' fields. The window ends with 'SUBMIT' and 'CANCEL' buttons.

Figure 7-237: Edit Step - Assigned Short Sale

Step 10. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 11. The completion date is populated beside the step **Received Required Documents** on the **Disposition Steps** screen.

Step 12. To generate the **Short Sale Calculation** worksheet, click the **magnifying glass** beside Prepare Short Sale Calculation Worksheet step to update and print the Short sale calculation worksheet.

Step 13. A new window is displayed with the **Short sale calculation** worksheet with options to update calculations, Preview and Print Worksheet. Update the calculation worksheet as needed.

Step 14. Once the changes have been made, select the Preview Worksheet link to view the updated document. To auto-save the changes made to the document select the Print Worksheet link. Select **Open** on the File Download pop-up window. This action will save the updated Short sale calculation worksheet to the Documents tab. **Refresh** the screen to auto-complete the step.

Step 15. Repeat the steps above to complete the other remaining steps.

Step 16. To add an optional step Short Sale Pending Additional Documentation, click **New**.

Figure 7-238: New Step for Short Sale

Step 17. Select the optional step from the **Step Description** dropdown click **Submit** on the new window. The step will be added to the list of steps.

Step 18. To generate the **Short Sale Pending Letter**, click the **magnifying glass** beside Short Sale Pending Additional Documentation step to update and print the Short sale Pending Letter. A new screen is displayed with the **Short Sale Pending Letter** with options to preview or print the document.

Step 19. Update the sheet and once the changes have been made, select the Preview Document link to view the updated document. To auto-save the changes made to the document select the Print Document link. Click **Open** on the File Download pop-up screen. This action will save the updated Short sale Pending Letter to the Documents tab. **Refresh** the screen to auto-complete the step.

Step 20. **HUD NSC Staff:** Only the step group HUD can add the optional steps **Short Sale Approved** by HUD or Short Sale Denied by HUD. To add and complete the step, click **New**.

Step 21. Select the optional step from the **Step Description** dropdown and click **Submit** on the new screen. The step will be added to the list of steps.

Step 22. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 23. The next step will be performed by HUD NSC Contractor if the short sale was approved by HUD.

Step 25.To generate the **Short Sale Approval Letter**, click the **magnifying glass** beside Send Short Sale Approval Letter step to update and print the **Short Sale Approval Letter**. A new screen is displayed with the Short Sale Approval Letter with options to Preview and Print Document.

Step 26. Update the sheet and once the changes have been made, select the **Preview Document** link to view the updated document. To auto-save the changes made to the document select the Print Document link. Select Open on the File Download pop-up screen. This action will save the updated **Short Sale Approval Letter** to the **Documents** tab. Refresh the screen to auto-complete the step.

If the mortgagor's loan becomes due and payable, the HUD NSC Contractor initiates this timeline to track pre-foreclosure activities until the loan is referred for Foreclosure. This timeline is initiated and completed by a HUD NSC Contractor and **requires** HUD NSC Staff approval. When this timeline is initiated, the case sub-status is updated to Loss Mit/Pre FCL. If the timeline is inactivated, the case sub-status is updated accordingly.

To initiate and complete the **Loss Mitigation – Pre-foreclosure** timeline:

The HUD NSC Contractor must perform the following steps to initiate the timeline:

Step 2. On the **Assigned Disposition Setup** Search Screen, enter the loan search criteria and click **Search**.

Figure 7-239: Disposition Setup Search – Assigned Pre-Foreclosure

Step 3. From the search results, click a loan to initiate the timeline

Step 4. On the **Edit Servicing Management** Screen is displayed, select Loss Mitigation – Pre-Foreclosure from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Figure 7-240: Edit Servicing Management – Assigned Pre-Foreclosure

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (Note: If you click **Cancel**, the Assigned Disposition Setup Search Screen will be displayed).

Step 7. The **Disposition Steps** screen for Loss Mitigation – Pre-Foreclosure timeline is displayed.

Figure 7-241: Timeline Steps – Assigned Loss Mitigation Pre-Foreclosure

- Step 8. To **generate** the HECM **Foreclosure/DIL checklist** for HUD approval, click the **magnifying glass** beside Prepare Foreclosure Check List step to update and print the HECM Foreclosure/DIL checklist. A new screen is displayed with the Foreclosure/DIL checklist with options to Preview Document and Print Document.
- Step 9. Update the sheet and once the changes have been made, select the Preview Document link to view the updated document. To auto-save the changes made to the document select the **Print Document** link. **Select** Open on the File Download pop-up window. This action will save the updated HECM **Foreclosure/DIL checklist** to the **Documents** tab. Refresh the screen to auto-complete the step.
- Step 10. To **generate** the **Foreclosure check sheet**, click the **magnifying glass** beside **Prepare Form 92218 step** to update and print the Foreclosure check sheet. A new screen is displayed with the Foreclosure check sheet with options to Preview Document and Print Document.
- Step 11. Update the sheet and once the changes have been made, select the Preview Document link to view the updated document. To auto-save the changes made to the document select the **Print Document** link. **Select** Open on the File Download pop-up window. This action will save the updated **Foreclosure check sheet** to the **Documents** tab. Refresh the screen to auto-complete the step.
- Step 12. Complete the step “**Request Approval by HUD to Foreclose**” when the request has been sent for HUD approval to initiate the foreclosure proceedings.

The screenshot shows a web application window titled "Edit Step" with a close button (X) in the top right corner. The window is divided into two main sections: "Step Item" and "Audit Information".

Step Item Section:

- Step Description:** Request Approval by HUD to Foreclose
- Scheduled Date:** 1/4/2012 (with a dropdown arrow and an asterisk)
- Complete Date:** 1/13/2012 (with a dropdown arrow)
- Status:** Active (with a dropdown arrow)
- Step Note:** A text area containing the text "Step Completed."

Audit Information Section:

- Create Date:** 1/13/2012 3:50:06 PM
- Created By:** [Redacted]
- Change Date:**
- Changed By:**

At the bottom of the window are two buttons: "SUBMIT" and "CANCEL", both with circular arrows on the left.

Figure 7-242: Edit Step – Assigned Pre-Foreclosure

7.4.2.5.2 HUD NSC Staff Activities

HUD NSC Staff must perform the following steps:

- Step 13. The HUD NSC staff will add the optional step “**HUD Approval / Attorney Assignment**” or “**Request Denied by HUD**” when the decision has been made.
- Step 14. To add and complete the step, click New. Select the optional step from the **Step Description** dropdown and click Submit on the new screen. The step will be added to the list of steps.

Step 15.To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

7.4.2.5.3 HUD NSC Contractor Activities

HUD NSC Contractor must perform the following steps:

Step 16.If HUD approves the request, the HUD NSC Contractor must complete the step **“Transfer to Foreclosure Department”**. Upon completion of this step, the **Foreclosure** timeline is automatically initiated by the system.

Step 17.To generate the Notice of Intent (NOI) Letter, click the **magnifying glass** beside send NOI and Occupied Conveyance step to preview the letter, the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The NOI Letter & Occupied Conveyance Letter is displayed.

Step 18.The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The **NOI Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.

Step 19.To add an optional step associated with HUD NSC Contractor click **New**.

Figure 7-243: New Step – Assigned Pre-Foreclosure

Step 20.Select an optional step from the **Step Description** dropdown that needs to be added on the timeline and click **Submit** on the new window. The step will be added to the list of steps.

Step 21.To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

Step 22.Repeat the above instructions to add and complete other optional steps.

7.4.2.6 Write-Off Review

When a write-off of the loan balance is recommended to HUD, a HUD NSC Contractor initiates the Write-Off Review timeline in order to complete the review process and seek HUD’s approval for the write-off.

Multiple active Write-Off Review timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Write-Off Review** timeline:

Step 1. From the **Assigned** menu option, select Disposition, and click **Setup**.

Step 2. On the **Assigned Disposition Setup Search** Screen, enter the loan search criteria and click **Search**.

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property Stat
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA

Figure 7-244: Disposition Setup Search – Assigned Write-Off Review

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, select **Write-Off Review** from the Servicing Type dropdown and populate the required fields (marked with an asterisk).

#	Step Description	# Days	Sched Date
1	Loan Reviewed for Write-Off Recommendation	0	01/03/2012
2	Inspection Requested	0	01/03/2012
3	Inspection Results Received	7	01/10/2012
4	Write-Off Recommendation to HUD	10	01/13/2012
5	Approval of Write-Off by HUD	20	01/23/2012
6	Write-Off sent to Cash Management for Completion	5	01/08/2012

At the bottom, there is a checkbox 'Go to Servicing Steps after Submit' and two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-245: Edit Servicing Management – Assigned Write-Off Review

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management Window**).

Step 6. Click **Submit** (Note: If you click **Cancel**, the Assigned Disposition Setup Search screen will be displayed).

Step 7. The **Disposition Steps** screen for Write-Off Review timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Loan Reviewed for Write-Off Recommendation	01/03/2012	01/13/2012	HUD Contractor		Active
2	Inspection Requested	01/03/2012		HUD Contractor		Active
3	Write-Off sent to Cash Management for Completion	01/08/2012		HUD Contractor		Active
4	Inspection Results Received	01/10/2012		HUD Contractor		Active
5	Write-Off Recommendation to HUD	01/13/2012		HUD Contractor		Active
6	Approval of Write-Off by HUD	01/23/2012		HUD		Active

Figure 7-246: Timeline Steps – Assigned Loss Mitigation Write-Off Review

Step 8. The step **Loan Reviewed for Write-Off Recommendation** completion date is pre-populated with the timeline created date.

Step 9. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step. For example step **Inspection Requested**.

Edit Step

Step Item

Step Description: Inspection Requested

Scheduled Date: 1/3/2012 * Complete Date: 1/3/2012

Status: Active

Step Note: Step Completed.

Audit Information

Create Date: 1/13/2012 2:47:00 PM Created By: [User Name]

Change Date: Changed By:

SUBMIT CANCEL

Figure 7-247: Edit Step – Assigned Write-Off Review

Step 10. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 11. The completion date is populated beside the step **Inspection Requested** on the **Disposition Steps** screen.

Step 12. Repeat the steps above to complete the other remaining steps.

Step 13.To add an optional step on the timeline, click **New**.

Figure 7-248: New Step – Assigned Write-Off Review

Step 14.Select the optional step from the **Step Description** dropdown and click **Submit** on the new screen. The step will be added to the list of steps.

Step 15.To complete the step, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 16.Repeat the above instructions to add and complete other optional steps.

Step 17.Once a HUD NSC Contractor completes the step Write-Off Recommendation to HUD. The next step can be completed only by the HUD NSC Staff.

7.4.2.6.1 HUD NSC Staff Activities

HUD NSC Staff must perform the following steps:

Step 18.When the HUD NSC Staff is ready to approve, the HUD NSC Staff will select the step **Approval of Write-Off** by HUD, **populate** the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step window**. This will complete the step.

7.4.3 Request Timelines

7.4.3.1 Certificate of Indebtedness

A HUD NSC Contractor initiates the Certificate of Indebtedness (COI) timeline when a request is received to show the loan balance. This timeline is initiated and completed by a HUD NSC Contractor; it does not require HUD NSC staff interaction.

Multiple active Certificate of Indebtedness timelines can be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Certificate of Indebtedness** timeline:

Step 1. From the Assigned menu, select **Request**, and click **Setup**.

Step 2. On the Assigned Request Setup Search Screen, enter the loan search criteria and click **Search**.

The screenshot displays the TIMELINES application interface. At the top, there are navigation tabs: Home, Loan, Assigned, Endorsed, and Logout. The main content area is divided into several sections:

- Loan Information:** Includes fields for FHA Case #, Loan Key, Case Status (Assigned), Case Sub-Status (Loan Active), and Product Type (HECM STANDARD). A link "Go to Loan Search" is provided.
- Borrower Information:** Includes fields for Borrower (Name, SSN, DOB, Address), Co-Borrower, and Servicer Information (Lender Loan #, Servicer #, Lender Name, Servicer Name, Investor Name).
- Balance Information:** Includes fields for Pay Plan Type (Line of Credit), Loan Balance (\$143,023.76), Max Claim (\$135,000.00), % of Max Claim (105.944 %), and NPL (\$403.16). A link "Print Loan Details" is available.
- Step Information: Certificate of Indebtedness (COI):** A table showing the timeline steps:

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Created
1	COI Request Received	01/12/2012	01/12/2012	HUD Contractor		Active	01/12/
2	COI Sent to Requestor	01/19/2012		HUD Contractor		Active	01/12/
3	Copy of Mortgage and Note Sent	01/19/2012		HUD Contractor		Active	01/12/

Figure 7-251: Timeline Steps – Assigned Certificate of Indebtedness

- Step 8. The step **COI Request Received** complete date is pre-populated with the timeline created date.
- Step 9. Complete the steps in the timeline when the corresponding activity tied to the step is complete.
- Step 10. To complete a step, select the step, populate the completion date, add a note in the Notes field if applicable, and click **Submit** on **Edit Step** window.

The screenshot shows the "Edit Step" window. It contains the following fields and sections:

- Step Item:**
 - Step Description: COI Sent to Requestor
 - Scheduled Date: 1/19/2012 (dropdown menu)
 - Complete Date: 1/12/2012 (dropdown menu)
 - Status: Active (dropdown menu)
 - Step Note: Step Completed. (text area)
- Audit Information:**
 - Create Date: 1/12/2012 5:42:33 PM
 - Created By: [User Name]
 - Change Date:
 - Changed By:
- Buttons: SUBMIT and CANCEL

Figure 7-252: Edit Step for Certificate of Indebtedness

7.4.3.2 Payoff Request

A HUD NSC Contractor initiates this timeline to track the payoff request from a mortgagor to payoff the outstanding loan balance. A loan is terminated when the outstanding loan balance is paid off in full. This timeline is initiated and completed by a HUD NSC Contractor; it does not require HUD NSC staff interactions.

Multiple active Payoff Request timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline and edit payoff request information. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Payoff Request** timeline:

- Step 1. From the **Assigned** menu, select **Request**, and click **Setup**.

Step 2. On the **Assigned Request Setup Search** Screen, enter the loan search criteria and click **Search**.

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	CA

Figure 7-253: Request Setup Search – Assigned Payoff Request

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Window, **Select** Payoff Requests from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

#	Step Description	# Days	Sched Date
1	Payoff Request Received	0	01/12/2012
2	(ltr) Issue Payoff Letter	1	01/13/2012
3	Payoff Amount Received	31	02/12/2012
4	Forward Payoff Amount to Lock-Box	32	02/13/2012

Figure 7-254: Edit Servicing Management – Assigned Payoff Request

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (Note: If you click Cancel, the Assigned Request Setup Search Screen will be displayed).

Step 7. The **Requests Steps** screen for Payoff Requests timeline is displayed.

The screenshot displays the 'Requests Steps' screen for a Payoff Request timeline. The interface includes a top navigation bar with tabs: Home, Loan, Assigned, Endorsed, Reports, and Logout. On the left, there is a sidebar with links: Loan Balance, Request Steps (highlighted), Servicing Mgmt, Notes, Documents, Contacts, Alerts, and Loan Transactions. The main content area is divided into several sections: Loan Information (FHA Case #, Loan Key, Case Status: Assigned, Case Sub-Status: Loan Active, Product Type: HECM STANDARD, Go to Loan Search), Borrower Information (Borrower, SSN, DOB, Address, Co-Borrower), Servicer Information (Lender Loan #, Servicer #, Lender Name, Servicer Name, Investor Name), and Balance Information (Pay Plan Type: Modified Term, Loan Balance: \$159,485.42, Max Claim: \$135,000.00, % of Max Claim: 118.137 %, NPL: (\$679.00), Print Loan Details). Below these sections is a 'Step Information: Payoff Request' table with columns: #, Step Description, Scheduled Date, Complete Date, Step Group, Step Note, Status, and Created. The table lists four steps: 1 Payoff Request Received (01/12/2012), 2 Issue Payoff Letter (01/13/2012), 3 Payoff Amount Received (02/12/2012), and 4 Forward Payoff Amount to Lock-Box (02/13/2012). All steps are marked as 'Active' and created on 01/12/2012.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Created
1	Payoff Request Received	01/12/2012	01/12/2012	HUD Contractor		Active	01/12
2	Issue Payoff Letter	01/13/2012		HUD Contractor		Active	01/12
3	Payoff Amount Received	02/12/2012		HUD Contractor		Active	01/12
4	Forward Payoff Amount to Lock-Box	02/13/2012		HUD Contractor		Active	01/12

Figure 7-255: Timeline Steps – Assigned Payoff Request

Step 8. The step **Payoff Request Received** completion date is pre-populated with the timeline created date.

Step 9. To generate the **Payoff Statement**, click the **magnifying glass** beside step Issue Payoff Letter step to update and print the statement. A new screen is displayed with the Payoff Statement with options to Preview and Print Document.

Step 10. Update the **Payoff Statement** and once the changes have been made, select the Preview Document link to view the updated document. To auto-save the changes made to the document select the Print Document link. Select Open on the **File Download** pop-up screen. This action will auto-save the updated Payoff Statement to the **Documents** tab. Refresh the screen to auto-complete the step.

Step 11. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step. For example step **Payoff Amount Received**.

The screenshot shows the 'Edit Step' window for a Payoff Request timeline. The window has a title bar 'Edit Step' and a close button. It contains a 'Step Item' section with fields for Step Description (Payoff Amount Received), Scheduled Date (2/12/2012), Complete Date (1/12/2012), Status (Active), and Step Note (Step Completed.). Below this is an 'Audit Information' section with fields for Create Date (1/12/2012 5:49:32 PM), Created By, Change Date, and Changed By. At the bottom are two buttons: SUBMIT and CANCEL.

Figure 7-256: Edit Step – Assigned Payoff Request

Step 12. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 14.Repeat the above instructions to complete the other remaining steps.

Step 14.Repeat the above instructions to complete the other remaining steps.

When a payoff statement is requested on HUD's second mortgage, the HUD NSC contractor initiates this timeline to show that there are no funds advanced under the second note. This timeline is initiated and completed by a HUD NSC contractor. There is no interaction with the servicer.

Multiple active Zero Balance timelines can be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate a **Zero Balance** timeline:

Step 1. From the **Assigned** menu, select **Request**, and click **Setup**.

Step 2. On the **Assigned Request Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-257: Request Setup Search - Assigned Zero Balance

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen select Zero Balance from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: * Zero Balance

Timeline Status: Active

Initiation Date: * 1/12/2012

Responsible Party: HUD-Contractor

Step Information

#	Step Description	# Days	Sched Date
1	Zero Balance Letter Request Received	0	01/12/2012
2	(ltr) Zero Balance Letter Sent to Requestor	4	01/19/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 7-258: Edit Servicing Management – Assigned Zero Balance

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (at the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (Note: If you click Cancel, the **Endorsed Request Setup Search** Screen will be displayed).

Step 7. The Request Steps screen for Zero Balance timeline is displayed.

Request Steps

Loan Information

FHA Case #: [REDACTED]

Loan Key: [REDACTED]

Case Status: Assigned

Case Sub-Status: Loan Active

Product Type: HECM STANDARD

[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]

SSN: [REDACTED]

DOB: [REDACTED]

Address: SUN CITY, AZ 85351

Co-Borrower: [REDACTED]

Servicer Information

Lender Loan #: [REDACTED]

Servicer #: [REDACTED]

Lender Name: [REDACTED]

Servicer Name: [REDACTED]

Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Modified Term

Loan Balance: \$159,485.42

Max Claim: \$135,000.00

% of Max Claim: 118.137 %

NPL: (\$679.00)

[Print Loan Details](#)

Step Information: Zero Balance

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Created
1	Zero Balance Letter Request Received	01/12/2012	01/12/2012	HUD Contractor		Active	01/12/2012
2	Zero Balance Letter Sent to Requestor	01/19/2012		HUD Contractor		Active	01/19/2012

Figure 7-259: Timeline Steps – Assigned Zero Balance

Step 8. The step **Zero Balance Letter Request Received** completion date is pre-populated with the timeline created date.

Step 9. To generate the **Zero Balance Letter** sheet, click on the **magnifying glass** beside Zero Balance Letter Sent to Requestor step to update and print the Zero Balance Letter. A new screen is displayed with the Zero Balance Letter with options to Preview Document and Print Document.

Step 10. Update the sheet and once the changes have been made, select the **Preview Document** link to view the updated document. To auto-save the changes made to the document select the **Print Document** link. Select Open button on the **File**

Download pop-up window. This action will save the updated Zero Balance Letter to the Documents tab. Refresh the screen to auto-complete the step.

7.4.4 Assigned Foreclosure Timeline

This timeline is automatically initiated by the system if the step 'Transfer to Foreclosure Department' is completed on the Loss Mitigation – Pre-Foreclosure timeline. This timeline can also be manually initiated by a HUD NSC Contractor when the Notice of Intent (NOI) expires to track the foreclosure process. This timeline requires HUD NSC Staff interaction. Upon initiation of this timeline, the case sub-status is updated to Foreclosure-Assigned. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Foreclosure timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once inactivated all the steps within the timeline are greyed out and cannot be edited.

To initiate and complete the **Foreclosure** timeline:

Step 1. From the **Assigned** menu, select **Foreclosure**, under Foreclosure, and click **Search**.

Step 2. On the **Assigned Foreclosure Search** Screen, enter the search criteria and click **Search** to retrieve the timelines that have been auto-initiated by the system.

The screenshot displays the 'Assigned Foreclosure Search' interface. At the top, there are navigation tabs: Home, Loan, Assigned, Endorsed, Reports, and Logout. Below the tabs, the 'Assigned Foreclosure Search' section contains various input fields for search criteria, organized into 'Loan Information' and 'Servicing Management Criteria'.

Loan Information:

- Loan Skey: [Text Box]
- Lender Loan #: [Text Box]
- FHA Case #: [Text Box]
- Case Status: [Dropdown Menu: Assigned]
- Borrower LName: [Text Box]
- Property Address: [Text Box]
- Property State: [Dropdown Menu: --ALL--]
- Case Sub-Status: [Dropdown Menu: Foreclosure - Assigned]
- Lender Name: [Dropdown Menu]
- Servicer Name: [Dropdown Menu]
- Investor Name: [Dropdown Menu]
- Responsible: [Dropdown Menu: --ALL--]

Servicing Management Criteria:

- Servicing Type: [Dropdown Menu: Foreclosure]
- Servicing Status: [Dropdown Menu: --ALL--]
- Step: [Dropdown Menu: --ALL--]
- Timeline Status: [Dropdown Menu: All Active]
- Current Step Group: [Dropdown Menu: --ALL--]
- Step Status: [Dropdown Menu: --ALL--]
- Attorney: [Dropdown Menu: --ALL--]
- Case #: [Text Box]
- Scheduled Date: [Date Picker]
- Completion Date: [Date Picker]
- Step Group: [Dropdown Menu: --ALL--]

A red 'SEARCH' button is located at the bottom right of the search criteria section.

Search Results:

Below the search criteria, there is a section for 'Search Results' with an 'Export to Excel' link. The results are displayed in a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Servicing Type, Timeline Status, and Servicing Status.

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Servicing Status
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Foreclosure Bidding Instructions Sent
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Send 698 Form to Requestor
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101-10000000000000000000	101-10000000000000000000	101-10000000000000000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner

Figure 7-260: Search – Assigned Foreclosure

Step 3. Select the loan to view/edit the timeline.

Step 4. The **Foreclosure Steps** screen for Foreclosure timeline is displayed.

Home	Loan	Assigned	Endorsed	Accounting	Reports	Admin	Logout																																																																																																																
Loan Balance	Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Assigned Case Sub-Status: Foreclosure - Assigned Product Type: HECM STANDARD Go to Loan Search		Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: [REDACTED] Co-Borrower: [REDACTED] NBS: [REDACTED] Deferred: No		Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: [REDACTED] Servicer Name: [REDACTED] Investor Name: [REDACTED]		Balance Information Pay Plan Type: [REDACTED] Line of Credit Loan Balance: \$167,925.98 Max Claim: \$154,896.00 % of Max Claim: 108.412 % NPL: (\$1,415.33) Print Loan Details																																																																																																																
Foreclosure Steps	Go to Search Results Step Information: Foreclosure <div> NEW </div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Loan Referred to Commissioner</td> <td>08/08/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>2</td> <td>Received Acknowledgement of referral</td> <td>08/13/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>3</td> <td>Order Appraisal</td> <td>08/13/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>4</td> <td>Title Search Received</td> <td>08/28/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>5</td> <td>Notice of Sale mailed to borrowers, lienholders & occupants</td> <td>09/17/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>6</td> <td>Publication of Sale</td> <td>09/22/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>7</td> <td>Send Occupied Conveyance Letter</td> <td>09/22/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>8</td> <td>Foreclosure Bidding Instructions Sent</td> <td>09/22/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>9</td> <td>Foreclosure Sale Date</td> <td>11/26/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>10</td> <td>Received copy of unrecorded fcl deed</td> <td>12/01/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>11</td> <td>Received copy of recorded fcl deed</td> <td>12/31/2016</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>12</td> <td>Recorded Date of Deed</td> <td>01/01/2017</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>13</td> <td>Received Final Title Policy (NJF F/C)</td> <td>01/10/2017</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>14</td> <td>Attorney Invoice Received</td> <td>01/10/2017</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>15</td> <td>Invoice Sent to Cash Management for Payment</td> <td>01/10/2017</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> </tbody> </table>							#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	1	Loan Referred to Commissioner	08/08/2016		HUD Contractor		Active	2	Received Acknowledgement of referral	08/13/2016		HUD Contractor		Active	3	Order Appraisal	08/13/2016		HUD Contractor		Active	4	Title Search Received	08/28/2016		HUD Contractor		Active	5	Notice of Sale mailed to borrowers, lienholders & occupants	09/17/2016		HUD Contractor		Active	6	Publication of Sale	09/22/2016		HUD Contractor		Active	7	Send Occupied Conveyance Letter	09/22/2016		HUD Contractor		Active	8	Foreclosure Bidding Instructions Sent	09/22/2016		HUD Contractor		Active	9	Foreclosure Sale Date	11/26/2016		HUD Contractor		Active	10	Received copy of unrecorded fcl deed	12/01/2016		HUD Contractor		Active	11	Received copy of recorded fcl deed	12/31/2016		HUD Contractor		Active	12	Recorded Date of Deed	01/01/2017		HUD Contractor		Active	13	Received Final Title Policy (NJF F/C)	01/10/2017		HUD Contractor		Active	14	Attorney Invoice Received	01/10/2017		HUD Contractor		Active	15	Invoice Sent to Cash Management for Payment	01/10/2017		HUD Contractor		Active
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status																																																																																																																	
1	Loan Referred to Commissioner	08/08/2016		HUD Contractor		Active																																																																																																																	
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7	Send Occupied Conveyance Letter	09/22/2016		HUD Contractor		Active																																																																																																																	
8	Foreclosure Bidding Instructions Sent	09/22/2016		HUD Contractor		Active																																																																																																																	
9	Foreclosure Sale Date	11/26/2016		HUD Contractor		Active																																																																																																																	
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11	Received copy of recorded fcl deed	12/31/2016		HUD Contractor		Active																																																																																																																	
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15	Invoice Sent to Cash Management for Payment	01/10/2017		HUD Contractor		Active																																																																																																																	
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Documents																																																																																																																							
Contacts																																																																																																																							
Alerts																																																																																																																							

Figure 7-261: Timeline Steps – Assigned Foreclosure

- Step 5. To generate the Department of Justice (DOJ)/ Non Judicial Foreclosure (NJF) Referral Letter, click the **magnifying glass** beside **Loan Referred to Commissioner** step to preview the letter, the **Modify Letter Fields** screen is displayed.
- Step 6. Edit the subject and salutation and select **OK**. The DOJ/NJF Referral Letter is displayed. The **printer icon** beside the step allows the HUD contractor to auto-save the document to the **Documents** tab.
- Step 7. Select the printer icon, the **Modify Letter Fields** screen is displayed. Edit the subject and salutation and select **OK**. The DOJ/NJF Referral Letter is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.
- Step 8. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step. For example step **Attorney Invoice Received**.
- Step 9. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 10. The completion date is populated beside the step **Attorney Invoice Received** on the **Foreclosure Steps** screen.
- Step 11. To generate the **Occupied Conveyance Letter**, click the **magnifying glass** beside send Occupied Conveyance step to preview the letter, the Modify Letter Fields screen is displayed. Edit the subject and salutation and select **OK**. The Occupied Conveyance Letter is displayed.
- Step 12. The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The **Occupied**

Conveyance Letter is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.

Step 13.To generate the **Foreclosure Bidding Instructions Letter**, click the **magnifying glass** beside Foreclosure Bidding Instructions Sent step to preview the letter, the Modify Letter Fields window is displayed. Edit the subject and select **OK**. The Foreclosure Bidding Instructions Letter is displayed.

Step 14.The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields window is displayed. Edit the Subject and select **OK**. The **Foreclosure Bidding Instructions Letter** is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.

Step 15.To add an optional step, click **New**.

Figure 7-262: New Step – Assigned Foreclosure

Step 16.Select an optional step from the **Step Description** drop down that needs to be added on the timeline and click **Submit** on New window. The step will be added to the list of steps.

Step 17.To complete the step, select it and populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.

Step 18.Repeat the above instructions to add and complete other optional steps.

Step 19.The following step are automatically added by the system when the optional step **Title Issues** is added:

- Title Issues Resolved

Step 20.The following steps are automatically added by the system in the timeline, when the optional step Order Occupancy Inspection is added and completed:

- Inspection Results Received
- Request Custodial Care
- HUD Placed in Custodial Care (Note: The Custodial Care Placed Date database is locked down to prevent any manual editing of the value. It is automatically populated when a record for any case is included in the SAMS interface file).

Step 21.The following steps are automatically added by the system in the timeline, when the optional step Property sold 3rd Party is added and completed:

- Received 10% down payment
- Balance of 3rd party funds received

- Step 22. The following steps are automatically added by the system in the timeline, when the optional step **Vacate Letter Sent to Occupant** is added and completed:
- Follow Up on Vacate Letter
 - Refer to Attorney for Eviction
 - Eviction Hearing Date Set
 - Eviction Date Set / Schedule Lockout
 - Eviction Complete / Verification received
- Step 23. The following steps are automatically added by the system, when the optional step **Conveyance File sent to Cash Management** is added and completed:
- Loan Conveyed - Balances Removed
 - Conveyance Entered into P260 (Note: This step can only be completed by HUD. To complete the step, select the step in the timeline, populate the complete date optionally add note and click **Submit** on **Edit Step window**).
- Step 24. The following steps are automatically added by the system, when the optional step **Received original unrecorded Deed from DOJ** is added and completed:
- Foreclosure deed sent for recording
 - Received copy of recorded deed from county
- Step 25. To generate the Notice to Voluntarily Vacate Letter, click the magnifying glass beside the **Vacate Letter Sent to Occupant** step to preview the letter; the Modify Letter Fields window is displayed. Edit the subject and select **OK**. The Notice to Voluntarily Vacate Letter is displayed.
- Step 26. The printer icon beside the step enables the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields window is displayed. Edit the subject and select **OK**. The **Notice to Voluntarily Vacate Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 27. To generate the Eviction Referral Letter, click on the magnifying glass beside **Refer to Attorney for Eviction** step to preview the letter,. The Eviction Referral Letter is displayed.
- Step 28. The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**; the **Eviction Referral Letter** is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.
- Step 29. To generate the Conveyance of Loan Form sheet, click the magnifying glass beside **Conveyance File sent to Cash Management** step to update and print the Conveyance of Loan Form sheet. A new window is displayed with the **Conveyance of Loan Form** sheet with options to Preview Document and Print Document.
- Step 30. Update the sheet, and once the changes have been made, select the Preview Document link to view the updated document. To auto-save the changes made to the document select the **Print Document** link. Select Open on the **File Download** pop-up window. This action will save the updated Conveyance of **Loan Form** sheet to the Documents tab. Refresh the screen to auto-complete the step.

To manually initiate the timeline:

- Step 1. From the **Assigned** menu, select **Foreclosure** and click **Setup**.

Step 2. On the **Assigned Foreclosure Setup Search** Screen, enter the loan search criteria and click **Search**.

Home Loan Assigned Endorsed Reports Logout

Assigned Foreclosure Search

Loan Information:

Loan Skey: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Responsible:

Servicing Management Criteria:

Servicing Type: Servicing Status: Step:

Timeline Status: Current Step Group: Step Status:

Attorney: Case #: Scheduled Date: Completion Date: Step Group:

SEARCH

Search Results

[Export to Excel](#)

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Servicing Status
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Foreclosure Bidding Instructions Sent
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Send 698 Form to Requestor
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner
101000	1010000000	1010000000	Assigned	Foreclosure - Assigned	Foreclosure	Active	Loan Referred to Commissioner

Figure 7-263: Timeline Steps – Assigned Foreclosure

Step 3. From the search results, select a **loan** to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, the **Foreclosure** selection is prepopulated in the Servicing Type dropdown and grayed out. Populate the required fields (marked with an asterisk).

Figure 7-264: Edit Servicing Management – Assigned Foreclosure

Step 6. Click **Submit** (If you click **Cancel**, the Assigned Foreclosure Setup Search Screen will be displayed).

Step 7. The **Foreclosure Steps** screen for Foreclosure timeline is displayed.

Figure 7-265: Timeline Steps - Assigned-Foreclosure

7.4.5 Bankruptcy Timelines

7.4.5.1 Bankruptcy - Chapter 13

This timeline is automatically initiated after the processing of the Banko file to track a Chapter 13 bankruptcy event. When a Chapter 13 bankruptcy is filed, the court appoints a trustee and establishes a payment plan under a reorganization agreement.

Additionally, this timeline can be manually initiated by a HUD NSC Contractor to track the Chapter 13 bankruptcy event. This timeline does not require HUD NSC Staff interaction. Upon initiation of this timeline, the case sub-status is updated to Bankruptcy/Chapter 13. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Bankruptcy-Chapter 13 timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Bankruptcy - Chapter 13** timeline:

Step 1. From the **Assigned** menu select **Bankruptcy** and click **Search**.

Step 2. On the **Assigned Bankruptcy Search** Screen, enter the search criteria including Servicing Type of Bankruptcy - Chapter 13 and click **Submit** to retrieve the timelines that have been auto-initiated by the system.

The screenshot displays the 'Assigned Bankruptcy Search' interface. At the top, there are navigation tabs: Home, Loan, Assigned, Endorsed, Batch, and Logout. The 'Assigned' tab is selected. Below the tabs, the search criteria are organized into sections:

- Loan Information:** Includes fields for Loan Skey, Lender Loan #, FHA Case #, Case Status (set to 'Assigned'), Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'Bankruptcy/Chapter 13'), Lender Name, Servicer Name, Investor Name, and Responsible (set to '--ALL--').
- Servicing Management Criteria:** Includes Servicing Type (set to 'Bankruptcy - Chapter 13'), Timeline Status (set to 'All Active'), Servicing Status (set to '--ALL--'), Current Step Group (set to '--ALL--'), Case #, Step (set to '--ALL--'), Step Status (set to '--ALL--'), Scheduled Date (with a range selector), Completion Date (with a range selector), and Step Group (set to '--ALL--').

A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, the 'Search Results' section is visible, featuring an 'Export to Excel' link. The results are presented in a table with the following columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Servicing Type, Timeline Status, and Servicing Status. The table contains six rows of data, all showing 'Assigned' Case Status and 'Active' Timeline Status.

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Servicing Status
101000	1010000000	1010000000	Assigned	Bankruptcy/Chapter 13	Bankruptcy - Chapter 13	Active	Bankruptcy Notification Received
101000	1010000000	1010000000	Assigned	Bankruptcy/Chapter 13	Bankruptcy - Chapter 13	Active	Proof of Claim Printed
101000	1010000000	1010000000	Assigned	Bankruptcy/Chapter 13	Bankruptcy - Chapter 13	Active	Bankruptcy Notification Received
101000	1010000000	1010000000	Assigned	Bankruptcy/Chapter 13	Bankruptcy - Chapter 13	Active	Bankruptcy Notification Received
101000	1010000000	1010000000	Assigned	Bankruptcy/Chapter 13	Bankruptcy - Chapter 13	Active	Bankruptcy Notification Received
101000	1010000000	1010000000	Assigned	Bankruptcy/Chapter 13	Bankruptcy - Chapter 13	Active	Bankruptcy Notification Received

Figure 7-266: Search – Assigned Bankruptcy

Step 3. Select the loan to view or edit the timeline.

Step 4. The **Bankruptcy Steps** screen for Bankruptcy - Chapter 13 timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C
1	Bankruptcy Filed	01/03/2012	01/12/2012	HUD Contractor		Active	01
2	Bankruptcy Notification Received	01/03/2012		HUD Contractor		Active	01
3	Proof of Claim Prepared	01/07/2012		HUD Contractor		Active	01
4	Proof of Claim Filed	01/08/2012		HUD Contractor		Active	01
5	Review of Plan/Statement of Intention	02/02/2012		HUD Contractor		Active	01
6	Proof of Claim Recorded	02/02/2012		HUD Contractor		Active	01
7	Confirmation of Plan/Statement of Intention	04/02/2012		HUD Contractor		Active	01

Figure 7-267: Timeline Steps – Assigned Bankruptcy Chapter 13

- Step 5. The step **Bankruptcy Filed** completion date is pre-populated with the Bankruptcy filed date received in the BANKO file for the FHA case #. When the timeline is manually initiated, this step will be pre-populated with the date the timeline was created.
- Step 6. The step **Bankruptcy Notification Received** completion date is **pre-populated** with the date the file was processed and timeline initiated. When timeline is manually initiated, this step must be manually completed.
- Step 7. To generate the **Proof of Claim Form**, click the **magnifying glass** beside the **Proof of Claim Prepared** step to update and print the Proof of Claim Form. A new screen is displayed with the **Proof of Claim Form** with options to Preview and Print Document.
- Step 8. Update the sheet and once the changes have been made, select the **Preview Document** link to view the updated document. To auto-save the changes made to the document select the **Print Document** link.
- Step 9. Select **Open** on the File Download screen. This action will save the updated Proof of Claim Form to the Documents tab. Refresh the screen to auto-complete the step.
- Note: If the **Proof of Claim form** does not display, go to the Servicing Management Screen and populate the Bankruptcy District name. This will allow the Proof of Claim form to be viewed.
- Step 10. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step, for example, step **Proof of Claim Filed**.
- Step 11. Populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.
- Step 12. The completion date is populated beside the step **Proof of Claim Filed** on the **Bankruptcy Steps** screen.
- Step 13. To add an optional step, click **New**.

Figure 7-268: New Step – Assigned Bankruptcy Chapter 13

Step 15. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

To manually initiate the timeline:

Step 2. On the **Assigned Bankruptcy Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-269: Setup Search – Assigned Bankruptcy Chapter 13

Step 4. On the **Edit Servicing Management** screen, select Bankruptcy – Chapter 13 from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Figure 7-270: Edit Servicing Management – Assigned Bankruptcy Chapter 13

Step 6. Click **Submit** (If you click **Cancel**, the **Assigned Bankruptcy Setup Search** Screen will be displayed).

Home	Loan	Assigned	Endorsed	Batch	Logout																																																								
Loan Balance	Loan Information FHA Case #: <input type="text"/> Loan Key: <input type="text"/> Case Status: Assigned Case Sub-Status: Bankruptcy/Chapter 13 Product Type: HECM STANDARD Go to Loan Search		Borrower Information Borrower: <input type="text"/> SSN: <input type="text"/> DOB: <input type="text"/> Address: <input type="text"/> Co-Borrower: <input type="text"/>		Servicer Information Lender Loan #: <input type="text"/> Servicer #: <input type="text"/> Lender Name: <input type="text"/> Servicer Name: <input type="text"/> Investor Name: <input type="text"/>																																																								
Bankruptcy Steps	Balance Information Pay Plan Type: Line of Credit Loan Balance: \$286,930.33 Max Claim: \$284,000.00 % of Max Claim: 101.032 % NPL: (\$134.55)																																																												
Servicing Mgmt	Print Loan Detail																																																												
Notes																																																													
Documents																																																													
Contacts																																																													
Alerts	Go to Servicing Setup																																																												
Step Information: Bankruptcy - Chapter 13																																																													
<div> NEW </div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bankruptcy Filed</td> <td>01/03/2012</td> <td>01/12/2012</td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>2</td> <td>Bankruptcy Notification Received</td> <td>01/03/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>3</td> <td>Proof of Claim Prepared</td> <td>01/07/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>4</td> <td>Proof of Claim Filed</td> <td>01/08/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>5</td> <td>Review of Plan/Statement of Intention</td> <td>02/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>6</td> <td>Proof of Claim Recorded</td> <td>02/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> <tr> <td>7</td> <td>Confirmation of Plan/Statement of Intention</td> <td>04/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> </tr> </tbody> </table>						#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	1	Bankruptcy Filed	01/03/2012	01/12/2012	HUD Contractor		Active	2	Bankruptcy Notification Received	01/03/2012		HUD Contractor		Active	3	Proof of Claim Prepared	01/07/2012		HUD Contractor		Active	4	Proof of Claim Filed	01/08/2012		HUD Contractor		Active	5	Review of Plan/Statement of Intention	02/02/2012		HUD Contractor		Active	6	Proof of Claim Recorded	02/02/2012		HUD Contractor		Active	7	Confirmation of Plan/Statement of Intention	04/02/2012		HUD Contractor		Active
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status																																																							
1	Bankruptcy Filed	01/03/2012	01/12/2012	HUD Contractor		Active																																																							
2	Bankruptcy Notification Received	01/03/2012		HUD Contractor		Active																																																							
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4	Proof of Claim Filed	01/08/2012		HUD Contractor		Active																																																							
5	Review of Plan/Statement of Intention	02/02/2012		HUD Contractor		Active																																																							
6	Proof of Claim Recorded	02/02/2012		HUD Contractor		Active																																																							
7	Confirmation of Plan/Statement of Intention	04/02/2012		HUD Contractor		Active																																																							

Figure 7-271: Timeline Steps – Assigned Bankruptcy Chapter 13

This timeline is automatically initiated after the processing of the BANKO file to track a Chapter 7 bankruptcy event. A Chapter 7 bankruptcy releases the mortgagor from unsecured liabilities and retains their secured debt.

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timeline is initiated, the case sub-status is updated to Bankruptcy/Chapter 7. If the timeline is inactivated, the case sub-status is updated accordingly.

Multiple active Bankruptcy – Chapter 7 timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete a **Bankruptcy – Chapter 7** timeline:

Step 1. From the **Assigned** menu, select **Bankruptcy**, and click **Search**.

Step 2. On the **Assigned Bankruptcy Search** Screen, enter the search criteria, select Servicing Type as Bankruptcy – Chapter 7 and click **Submit** to retrieve the timelines that have been auto-initiated by the system.

The screenshot displays the 'Assigned Bankruptcy Search' interface. At the top, there are navigation tabs: Home, Loan, Assigned (selected), Endorsed, Batch, and Logout. Below the tabs, the search criteria are organized into two main sections: 'Loan Information' and 'Servicing Management Criteria'.

Loan Information:

- Loan Skey: [Text Box]
- Lender Loan #: [Text Box]
- FHA Case #: [Text Box]
- Case Status: [Dropdown Menu: Assigned]
- Borrower LName: [Text Box]
- Property Address: [Text Box]
- Property State: [Dropdown Menu: --ALL--]
- Case Sub-Status: [Dropdown Menu: Bankruptcy/Chapter 7]
- Lender Name: [Dropdown Menu]
- Servicer Name: [Dropdown Menu]
- Investor Name: [Dropdown Menu]
- Responsible: [Dropdown Menu: --ALL--]

Servicing Management Criteria:

- Servicing Type: [Dropdown Menu: Bankruptcy - Chapter 7]
- Timeline Status: [Dropdown Menu: All Active]
- Servicing Status: [Dropdown Menu: --ALL--]
- Current Step Group: [Dropdown Menu: --ALL--]
- Case #: [Text Box]
- Step: [Dropdown Menu: --ALL--]
- Step Status: [Dropdown Menu: --ALL--]
- Scheduled Date: [Date Picker]
- Completion Date: [Date Picker]
- Step Group: [Dropdown Menu: --ALL--]

A red 'SEARCH' button is located at the bottom right of the search criteria section.

Search Results:

Below the search criteria, there is a table of results. The table has columns for Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Servicing Type, Timeline Status, and Servicing Status. The results show several entries for 'Assigned' cases with 'Bankruptcy/Chapter 7' sub-status and 'Active' timeline status.

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Servicing Status
101000	1010000001	1010000001	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Bankruptcy Notification Received
101000	1010000002	1010000002	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Bankruptcy Notification Received
101000	1010000003	1010000003	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Bankruptcy Notification Received
101000	1010000004	1010000004	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Proof of Claim Filed
101000	1010000005	1010000005	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Proof of Claim Filed
101000	1010000006	1010000006	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Proof of Claim Filed
101000	1010000007	1010000007	Assigned	Bankruptcy/Chapter 7	Bankruptcy - Chapter 7	Active	Proof of Claim Filed

Figure 7-272: Bankruptcy Search – Assigned Bankruptcy Chapter 7

Step 3. Select the loan to view or edit the timeline.

Step 4. The **Bankruptcy Steps** screen for Bankruptcy – Chapter 7 timeline is displayed.

Home	Loan	Assigned	Endorsed	Batch	Logout																																																																
Loan Balance	<div> <div> Loan Information FHA Case #: Loan Key: Case Status: Assigned Case Sub-Status: Bankruptcy/Chapter 7 Product Type: HECM STANDARD Go to Loan Search </div> <div> Borrower Information Borrower: SSN: DOB: Address: MIAMI FL 33155 Co-Borrower: </div> <div> Servicer Information Lender Loan #: Servicer #: Lender Name: Servicer Name: Investor Name: </div> <div> Balance Information Pay Plan Type: Line of Credit Loan Balance: \$374,071.58 Max Claim: \$362,790.00 % of Max Claim: 103.110 % NPL: (\$225.77) Print Loan Details </div> </div>																																																																				
Bankruptcy Steps	<div> Go to Servicing Setup Step Information: Bankruptcy - Chapter 7 <div> NEW </div> <table border="1"> <thead> <tr> <th>#</th> <th>Step Description</th> <th>Scheduled Date</th> <th>Complete Date</th> <th>Step Group</th> <th>Step Note</th> <th>Status</th> <th>C</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bankruptcy Filed</td> <td>01/03/2012</td> <td>01/12/2012</td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> <tr> <td>2</td> <td>Bankruptcy Notification Received</td> <td>01/03/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> <tr> <td>3</td> <td>Proof of Claim Prepared</td> <td>01/07/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> <tr> <td>4</td> <td>Proof of Claim Filed</td> <td>01/08/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> <tr> <td>5</td> <td>Review of Plan/Statement of Intention</td> <td>02/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> <tr> <td>6</td> <td>Proof of Claim Recorded</td> <td>02/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> <tr> <td>7</td> <td>Confirmation of Plan/Statement of Intention</td> <td>04/02/2012</td> <td></td> <td>HUD Contractor</td> <td></td> <td>Active</td> <td>01</td> </tr> </tbody> </table> </div>					#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C	1	Bankruptcy Filed	01/03/2012	01/12/2012	HUD Contractor		Active	01	2	Bankruptcy Notification Received	01/03/2012		HUD Contractor		Active	01	3	Proof of Claim Prepared	01/07/2012		HUD Contractor		Active	01	4	Proof of Claim Filed	01/08/2012		HUD Contractor		Active	01	5	Review of Plan/Statement of Intention	02/02/2012		HUD Contractor		Active	01	6	Proof of Claim Recorded	02/02/2012		HUD Contractor		Active	01	7	Confirmation of Plan/Statement of Intention	04/02/2012		HUD Contractor		Active	01
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C																																																														
1	Bankruptcy Filed	01/03/2012	01/12/2012	HUD Contractor		Active	01																																																														
2	Bankruptcy Notification Received	01/03/2012		HUD Contractor		Active	01																																																														
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6	Proof of Claim Recorded	02/02/2012		HUD Contractor		Active	01																																																														
7	Confirmation of Plan/Statement of Intention	04/02/2012		HUD Contractor		Active	01																																																														

Figure 7-273: Timeline Steps – Assigned Bankruptcy Chapter 7

- Step 5. The step **Bankruptcy Filed** completion date is pre-populated with the Bankruptcy filed date received in the BANKO file for the FHA Case #. When timeline is manually initiated, this step will be pre-populated with the date the timeline was created.
- Step 6. The step **Bankruptcy Notification Received** completion date is pre-populated with the date the file was processed and timeline initiated. Note: When timeline is manually initiated, this step must be manually completed.
- Step 7. To generate the Proof of Claim Form, click the magnifying glass beside the **Proof of Claim Prepared** step to update and print the Proof of Claim Form. A new window is displayed with the Proof of Claim Form with options to preview or print the document.
- Step 8. Update the sheet and once the changes have been made, select the **Preview Document** link to view the updated document. To auto-save the changes made to the document select the **Print Document** link. Select Open on the File Download pop-up window. This action will save the updated Proof of Claim Form to the Documents tab. Refresh the screen to auto-complete the step.
- Note: If the Proof of Claim form does not display, go to the servicing management screen and populate the **Bankruptcy District** name. This will allow the **Proof of Claim form** to be viewed.
- Step 9. Complete the steps in the timeline when activity corresponding to the step is complete. To complete any step in the timeline, click the step, for example, step Proof of Claim Filed.
- Step 10. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 11. The completion date is populated beside the step Proof of Claim Filed on the **Bankruptcy Steps** screen.
- Step 12. To add an optional step, click **New**.

Figure 7-274: New Step – Assigned Bankruptcy Chapter 7

Step 14. To complete the step, select the step and populate the completion date, add a note in the Notes field if applicable, click **Submit** on the **Edit Step** window.

To manually initiate the timeline:

Step 2. On the **Assigned Bankruptcy Setup Search** Screen, enter the loan search criteria and click **Search**.

Figure 7-275: Bankruptcy Search – Assigned Bankruptcy Chapter 7

Step 3. From the search results, click a loan to initiate the timeline.

Step 4. On the **Edit Servicing Management** Screen, select **Bankruptcy – Chapter 7** from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

The screenshot shows the 'Edit Servicing Management' window. It contains two main sections: 'Servicing Management Information' and 'Step Information'.

Servicing Management Information:

- Servicing Type:** * Bankruptcy - Chapter 7
- Timeline Status:** Active
- Initiation Date:** * 1/3/2012
- Responsible Party:** [Redacted]
- State Filed:** Florida
- Bankruptcy District:** Eastern District of
- Bankruptcy Contested Action:** Other - see notes
- Case #:** [Redacted]

Step Information:

#	Step Description	# Days	Sched Date
1	Bankruptcy Filed	0	01/03/2012
2	Bankruptcy Notification Received	0	01/03/2012
3 (ltr)	Proof of Claim Prepared	4	01/07/2012
4	Proof of Claim Filed	5	01/08/2012
5	Review of Plan/Statement of Intention	30	02/02/2012
6	Proof of Claim Recorded	30	02/02/2012
7	Confirmation of Plan/Statement of Intention	90	04/02/2012

At the bottom, there is a checkbox labeled 'Go to Servicing Steps after Submit' which is checked, and two buttons: 'SUBMIT' and 'CANCEL'.

Figure 7-276: Edit Servicing Management for Chapter 7 Bankruptcy

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (At the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (If you click **Cancel**, the Assigned Bankruptcy Setup Search Screen will be displayed).

Step 7. The **Bankruptcy Steps** screen for Bankruptcy – Chapter 7 timeline is displayed.

The screenshot shows the 'Bankruptcy Steps' screen. It has a navigation bar at the top with links: Home, Loan, Assigned, Endorsed, Batch, Logout. On the left is a sidebar with links: Loan Balance, Bankruptcy Steps (selected), Servicing Mgmt, Notes, Documents, Contacts, Alerts.

Loan Information:

- FHA Case #: [Redacted]
- Loan Key: [Redacted]
- Case Status: Assigned
- Case Sub-Status: Bankruptcy/Chapter 7
- Product Type: HECM STANDARD
- [Go to Loan Search](#)

Borrower Information:

- Borrower: [Redacted]
- SSN: [Redacted]
- DOB: [Redacted]
- Address: MIAMI FL 33155
- Co-Borrower: [Redacted]

Servicer Information:

- Lender Loan #: [Redacted]
- Servicer #: [Redacted]
- Lender Name: [Redacted]
- Servicer Name: [Redacted]
- Investor Name: [Redacted]

Balance Information:

- Pay Plan Type: Line of Credit
- Loan Balance: \$374,071.58
- Max Claim: \$362,790.00
- % of Max Claim: 103.110 %
- NPL: (\$225.77)
- [Print Loan Details](#)

Step Information: Bankruptcy - Chapter 7

NEW

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	C
1	Bankruptcy Filed	01/03/2012	01/12/2012	HUD Contractor		Active	01
2	Bankruptcy Notification Received	01/03/2012		HUD Contractor		Active	01
3	Proof of Claim Prepared	01/07/2012		HUD Contractor		Active	01
4	Proof of Claim Filed	01/08/2012		HUD Contractor		Active	01
5	Review of Plan/Statement of Intention	02/02/2012		HUD Contractor		Active	01
6	Proof of Claim Recorded	02/02/2012		HUD Contractor		Active	01
7	Confirmation of Plan/Statement of Intention	04/02/2012		HUD Contractor		Active	01

Figure 7-277: Timeline Steps – Assigned Bankruptcy Chapter 7

7.4.6 Release Timelines

7.4.6.1 Release 1st (Release of HUD's First Mortgage)

This timeline is automatically initiated by the system when the loan status is updated to Terminated. The status is updated to Terminated when the terminate transaction is added on the loan. Refer to the Transactions- Loan- Termination section in General Servicing chapter of this User Guide for details. The scheduled date of the first step is set to 10 business days after the effective date of the payoff transactions.

Multiple active Release 1st timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Release 1st** timeline:

Step 1. From the Assigned menu, select **Release**, and click **Search**.

Step 2. On the Assigned Release Search Screen, enter the search criteria, select Servicing Type as Release 1st and click Submit to retrieve the timelines that have been auto-initiated by the system.

The screenshot shows the 'Assigned Release Search' interface. At the top are navigation tabs: Home, Loan, Assigned, Endorsed, and Logout. The 'Assigned Release Search' section contains two main areas: 'Loan Information' and 'Servicing Management Criteria'. The 'Loan Information' section includes fields for Loan Key, Lender Loan #, FHA Case #, Case Status (set to 'Terminated'), Borrower LName, Property Address, Property State (set to '--ALL--'), Case Sub-Status (set to 'Terminate - Borr. Paid'), Lender Name, Servicer Name, Investor Name, Responsible (set to '--ALL--'), and Property County (set to '--ALL--'). The 'Servicing Management Criteria' section includes Servicing Type (set to 'Release 1st'), Timeline Status (set to 'All Active'), Servicing Status (set to '--ALL--'), Current Step Group (set to '--ALL--'), Step (set to '--ALL--'), Step Status (set to '--ALL--'), Scheduled Date (with a range selector), Completion Date (with a range selector), and Step Group (set to '--ALL--'). A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria is a 'Search Results' section with an 'Export to Excel' link. The results are displayed in a table with the following data:

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Servicing Status
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Release Request Approved by Servicer
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Release Request Approved by Servicer
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Release Request Approved by Servicer
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Release Request Approved by Servicer
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Release Request Approved by Servicer
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Release Request Approved by Servicer
1000000	1000000000	1000000000	Terminated	Terminate - Borr. Paid	Release 1st	Active	Order Missing Mortgage/DOT

Figure 7-278: Release Search – Assigned Released 1st

Step 3. From the search results, click a loan to view or edit the timeline.

Step 4. The **Release Steps** screen for Release 1st timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status
1	Payoff Transaction Processed/Initiate Release	04/30/2012	04/16/2012	HUD Contractor		Active
2	Release Executed by Contractor	05/04/2012		HUD Contractor		Active
3	Release Package sent for recording	05/07/2012		HUD Contractor		Active
4	Recorded Release Received from County	10/10/2013		HUD Contractor		Active

Figure 7-279: Timeline Steps – Assigned Release 1st

- Step 5. The **Step Payoff Transaction Processed/Initiate Release** completion date is pre-populated with the timeline created date.
- Step 6. Complete the steps in the timeline when the corresponding activity tied to the step is complete. To complete any step in the timeline, click the step, for example, step Release Executed by Contractor.
- Step 7. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 8. The completion date is populated beside the step **Release Executed by Contractor** on the **Release Steps** screen for Release 1st.
- Step 9. The step **Received Missing Mortgage/Deed of Trust (DOT)** is automatically added by the system. To add this step automatically by the system, the following criteria must be satisfied: The optional step **Order Missing Mortgage/DOT** must be added on the timeline.
- Step 10. To add the optional step **Order Missing Mortgage/DOT**, click **New**.

Figure 7-280: New Step for Release

Step 12.To complete the step, populate the complete date, add a note in the Notes field if applicable, and click **Submit** on **Edit Step** window.

This timeline is automatically initiated by the system when the loan status is updated to Terminated. The status is updated to Terminated when the terminate transaction is added on the loan. Refer to the Transactions- Loan- Termination section in General Servicing chapter of this User Guide for details on how to add the transaction on the loan. The scheduled date of the first step is set to 10 business days after the effective date of the payoff transaction.

To initiate and complete the **Release 2nd** timeline:

Step 2. On the **Assigned Release Search** Screen, enter the search criteria, select Servicing Type as Release 2nd and click **Search** to retrieve the timelines that have been auto-initiated by the system.

Figure 7-281: Release Search – Assigned Release 2nd

Step 3. From the search results, select a loan to view or edit the timeline.

Step 4. The **Release Steps** screen for Release 2nd timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Cre
1	Payoff Transaction Processed/Initiate Release	11/30/2011	11/30/2011	Servicer		Active	11/3
2	Release Request Approved by Servicer	12/01/2011		Servicer		Active	11/3
3	Release Executed by Contractor	12/04/2011		HUD Contractor		Active	11/3
4	Release Package sent for recording	12/07/2011		HUD Contractor		Active	11/3
5	Recorded Release Received from County	11/29/2012		HUD Contractor		Active	11/3

5 Step(s)

Figure 7-282: Assigned – Release 2nd Timeline Steps

- Step 5. The step **Payoff Transaction Processed/Initiate Release** completion date is pre-populated with timeline created date.
- Step 6. Complete the steps in the timeline when activity corresponding to the step is complete. To complete any step in the timeline, click the step, for example, step **Release Executed by Contractor**.
- Step 7. Populate the completion date, add a note in the Notes field if applicable, and click **Submit** on the **Edit Step** window.
- Step 8. The completion date is populated beside the step **Release Executed by Contractor** on the **Release Steps** screen for Release 2nd.
- Step 9. The step **Received Missing Mortgage/DOT** is automatically added by the system. The following criteria must be satisfied: The optional step **Order Missing Mortgage/DOT** must be added on the timeline (this is an optional step).
- Step 10. To add the optional step **Order Missing Mortgage/DOT**, click **New**.

New Step

Step Item

Step Description: --ALL-- *

Scheduled Date: 1/12/2012 * Complete Date: *

Status: Active

Step Note:

SUBMIT CANCEL

Figure 7-283: New Step – Assigned Release

Step 11. Select the optional step from the Step Description dropdown.

Step 12. To complete the step, populate the complete date, add a note in the **Notes** field if applicable, and click **Submit** on **Edit Step** window.

7.4.7 Claims Timelines

7.4.7.1 Assignment Repurchase

In cases of a discrepancy such as a title issue, non-payment of property charges, non-occupancy or any activity that could have prevented the loan from being assigned to HUD, a HUD NSC Contractor initiates this timeline and notifies the servicer of the title defect or mortgage default. The HUD NSC Staff approval is required. When this timeline is initiated, the case sub-status is updated to Repurchase. When this process is completed, the loan status is updated to Endorsed – Loan Active.

Multiple active Assignment Repurchase timelines cannot be initiated on a loan. The Servicing Management tab can be used to activate or inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited.

To initiate and complete the **Assignment Repurchase** timeline:

7.4.7.1.1 Initiate Timeline – HUD NSC Contractor Activities

The HUD NSC Contractor must perform the following steps to initiate the timeline:

Step 1. From the **Assigned** menu, select **Claims**, and click **Setup**.

Step 2. On the **Assigned Claims Setup Search** Screen, enter the loan search criteria and click **Search**.

The screenshot displays the 'Assigned Claims Setup Search' interface. At the top, there are navigation tabs: Home, Loan, Assigned, Endorsed, Reports, and Logout. Below the tabs, the search criteria are organized into two columns. The left column includes fields for Loan Key, Lender Loan #, FHA Case #, and Case Status (set to Assigned). The right column includes fields for Borrower LName, Property Address, Property State (set to --ALL--), Case Sub-Status (set to Loan Active), Lender Name, Servicer Name, Investor Name, Index Type (set to --ALL--), and Property County (set to --ALL--). A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, there is a 'Search Results' section with an 'Export to Excel' link. The results are presented in a table with the following columns: Loan Key, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, and Property State. The table contains 10 rows of data, with the 7th row highlighted in blue, indicating it is the selected record.

Loan Key	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Property Address	Property State
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR
10000000000000000000	10000000000000000000	10000000000000000000	Assigned	Loan Active	10000000000000000000	10000000000000000000	AR

Figure 7-284: Claims Search – Assigned Repurchase

Step 3. From the search results, select a loan to initiate the timeline.

Step 4. From the **Edit Servicing Management** Screen, select Assignment Repurchase from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Figure 7-285: Edit Servicing Management – Assigned Repurchase

Step 5. Click the checkbox beside **Go to Servicing Steps after Submit** (At the bottom of the **Edit Servicing Management** Window).

Step 6. Click **Submit** (If you click **Cancel**, the Assigned Claims Setup Search Screen will be displayed).

Step 7. The **Claims Steps** screen for Assignment Repurchase timeline is displayed.

Figure 7-286: Timeline Steps – Assigned Repurchase

Step 8. The step **Recommend Repurchase** to HUD completion date is pre-populated with the initiation date on the timeline.

7.4.7.1.2 Approve Pre-Repurchase - HUD NSC Staff Activity

HUD NSC Staff must perform the following step:

Step 1. The HUD NSC Staff will select the step HUD Approves Pre-Repurchase, populate the complete date, add a note in the Notes field (if applicable), and click **Submit** on the **Edit Step** window. This completes the pre-approval process.

7.4.7.1.3 Perform Repurchase - HUD NSC Contractor Activities

HUD NSC Contractor must perform the following step:

- Step 1. To generate the Pre-Repurchase Letter, click the **magnifying glass** beside **Pre-Repurchase Letter Issued to Servicer** step to preview the letter. On the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The Pre-Repurchase Letter is displayed.
- Step 2. The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields window is displayed. Edit the subject and salutation and select **OK**. The **Pre-Repurchase Letter** is displayed. This action auto-saves the document in the Documents tab and auto-completes the step.
- Step 3. If an extension is granted on the pre-repurchase, a HUD NSC Contractor will add the optional step 30 Day Pre-Repurchase Extension Granted. To add the optional step, click **New**. Select the step from the **Step Description** dropdown and click **Submit** on the new window. The step will be added to the list of steps.
- Step 4. To complete the step, select the step and populate the completion date, add a note in the Notes field (if applicable), and click **Submit** on the **Edit Step** window.

7.4.7.1.4 Approve Repurchase - HUD NSC Staff Activity

HUD NSC Staff must perform the following step:

- Step 1. The HUD NSC Staff will select the step HUD Approves Repurchase, populate the complete date, add a note in the Notes field (if applicable), and click **Submit** on the **Edit Step** window. This completes the approval process.

7.4.7.1.5 Post Repurchase Approval - HUD NSC Contractor Activities

HUD NSC Contractor must perform the following step:

- Step 1. To generate the Repurchase Letter, click the magnifying glass beside the **Repurchase Letter Issued to Investor** step to preview the letter; the Modify Letter Fields window is displayed. Edit the subject and salutation and click **OK**. The Repurchase Letter is displayed.
- Step 2. The printer icon beside the step allows the HUD contractor to auto-save the document to the **Documents** tab. Select the **printer icon**, the Modify Letter Fields window is displayed. Edit the subject and salutation and click **OK**. The **Repurchase Letter** is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 3. Refer to the **Repurchase Claim Payment Processing** section (7.4.7.2) for details on the payment processing.
- Step 4. The following steps are triggered when the step **HUD Verifies Repayment of Claim** is added and completed by the system. This step is added when the confirmation of the collection is received from the Accounting Module.
 - Repurchase Package Sent to Servicer

- Assignment to Servicer Sent for Recording
 - Received Recorded Assignment
- Step 5. To complete the step **Repurchase Package Sent to Servicer**, select the step, populate the complete date optionally add the note and click **Submit** on the **Edit Step** window.
- Step 6. To complete the step **Assignment to Servicer Sent for Recording**, select the step, populate the complete date optionally add the note and click **Submit** on the **Edit Step** window. A certify pop-up window is displayed confirming the transfer of the servicer. Click **Yes**. This completes the step. The **case status** is updated to **Endorsed** and the case sub-status is updated to **Loan Active**. If the payment status is suspended the sub-status is updated to **Payment Suspended**.
- Step 7. When the recording is completed and received, complete the step **Received Recorded Assignment**. To complete this step, select the step, populate the complete date optionally add the note and click **Submit** on **Edit Step** window.
- Step 8. To add the optional step **Servicer Clears Repurchase Issue** on the timeline, click **New**. Select the optional step from the **Step Description** dropdown and click **Submit** on the **New Step** screen. The step will be added to the list of steps.

Figure 7-287: New Step – Assignment Repurchase

- Step 9. To complete the step, populate the completion date, add a note in the **Notes** field if applicable, and click **Submit** on the **Edit Step** window.

7.4.7.2 Repurchase Claim Payment Processing

This section explains the repurchase collection processing in HERMIT (Servicing and Accounting Modules) system.

- Step 1. The Servicer must go to the Authorization tab and enter the Loan Skey or FHA Case # and click on Search.
- Step 2. Upon clicking on a HUD Advance from the Search Result, the Servicer is displayed an Authorization screen to **Approve** or **Cancel** the request.

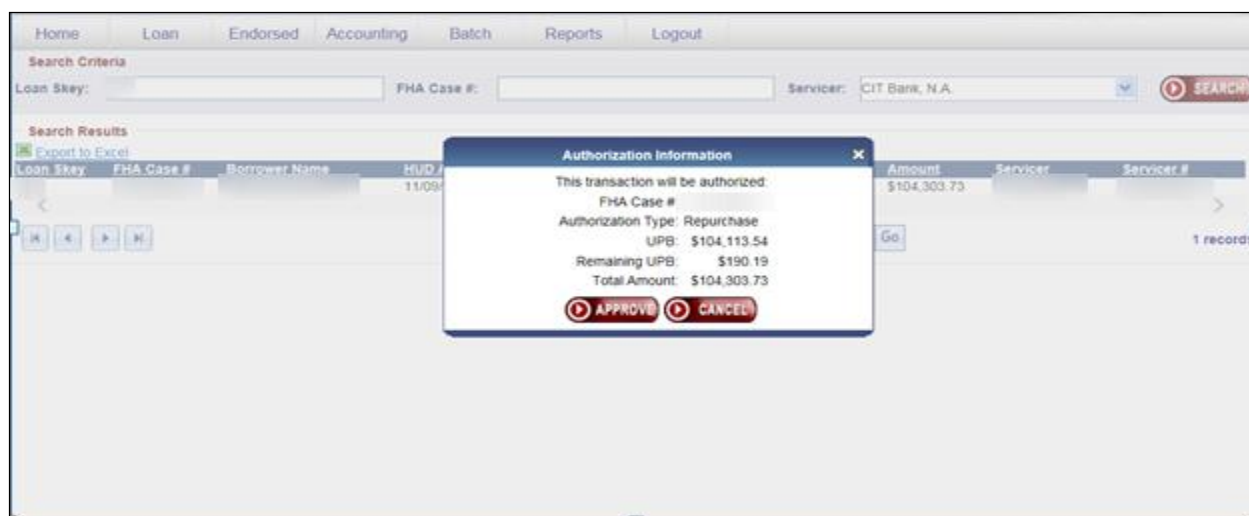


Figure 7-288: Approve / Cancel Repurchase

- Step 3. The step **Servicer Authorizes Repayment of Claim** is automatically added by the system and auto-completed when the following criteria are satisfied: The Servicer authorizes / approves the transaction in the step above via the Accounting – Authorizations screen (authorized by lender/investor/servicer).
- Step 4. The Accounting Module processes the file and sends a response file to the Servicing Module. The Servicing Module processes the response file from the Accounting Module and updates the batch status (Success – Collect).
- Step 5. The Accounting Module generates a non-interactive-batch file per Treasury Pay.gov's specification. The file is sent to Pay.gov for collection. Upon posting the collection by Pay.gov, the deposit is recorded in the Accounting Module.
- Step 6. The Accounting Module sends the receivable collection confirmation to the Servicing Module via an interface file. The Servicing Module processes this file and the batch status is updated to Settled. The system adds a new step HUD Verifies Repayment of Claim on the repurchase timeline, the step is auto-completed with the date the file has been processed. An Auto note is added in the Notes Section HUD Verifies This completes the repurchase collections processing in HERMIT.

CHAPTER 8: CLAIMS

8. CLAIMS

This chapter discusses the processing of Claim Types 21, 22, 23, and 24.

- [Claims Overview](#)
- [Initiating and Submitting Claim Type 21](#)
- [Initiating and Submitting Claim Type 22](#)
- [Initiating and Submitting Claim Type 23](#)
- [Initiating and Submitting Claim Type 24](#)
- [Reviewing and Processing Claims](#)
- [No Pay Order](#)
- [Cancel Payment](#)
- [Payment processing](#)

8.1 Claims Overview

The Servicing Module allows servicers to electronically submit and follow up on a claim on behalf of lenders/investors. Additionally, the HUD Claims staff can review and process the claims.

The following claim types can be processed in the system.

- **Foreclosure/Deed-In-Lieu (Claim Type 21):** This claim is initiated by a servicer on behalf of a lender/investor due to acquisition of title of the property through foreclosure proceedings or deed-in-lieu of foreclosure. In these cases servicers can file:
 - **Sale Based Claim:** If the property was disposed in a manner that was insufficient to satisfy the debt.
 - **Appraisal Based Claim:** If the property was not disposed within six months after the acquisition of the title and property.
- **Assignment (Claim Type 22):** This claim is initiated by a servicer on behalf of a lender/investor if the principal balance, including accrued interest and monthly insurance premium, reaches the threshold percentage (as established by HUD) of the maximum claim amount, and the servicer asks for approval to exercise the option to assign the loan to HUD.
- **Mortgagor's Short Sale (Claim Type 23):** This claim is initiated by a servicer on behalf of a lender/investor if the mortgagor or the mortgagor's estate sells the property but the sales proceeds are insufficient to satisfy the debt.
- **Supplemental (Claim Type 24):** This claim is initiated by a servicer on behalf of a lender/investor if additional reimbursements are required from HUD on a previously settled claim (Claim Type 21 or 23).

The below sections explain the submission and processing of the above mentioned claim types.

8.1.1 Claim Processing Activities

CT 21, 22, or 23 can be initiated on loans with a case status of Endorsed and CT 24 can be initiated on loans with a case status of Terminated. For all claim types, a servicer must initiate the respective claim timeline on the loan and complete the required steps to submit the claim using the online Form HUD-27011. The system pre-fills Form HUD-27011 with information captured based on loan

activities and timelines (Example: loan transactions, due and payable and loss mitigation activities) which cannot be manually edited by the user.

The claim is submitted to HUD for review when the timeline step to submit Form HUD-27011 is completed. HUD can approve, deny, request additional information, or indicate the claim is still being reviewed. The following activities are performed by servicers and HUD Claims staff.

- Servicer activities:
 - Initiate a claim timeline
 - Review and edit claim data
 - Finalize and submit a claim
 - Resubmit a claim if additional information is required by HUD
- HUD Claims staff activities:
 - Process a claim (approvals, denials, pending additional information)
 - Assign a no pay order if needed
 - Cancel a claim payment if needed

8.1.2 Claims Setup - Search Criteria

The Claims Setup screen allows authorized users to initiate a claims timeline. A timeline is a set of steps that must be completed before a claim can be submitted to HUD for processing. Please refer to [Chapter 7](#) for additional details on timelines.

To access the Claims Setup screen:

Step 1. Move the cursor to the **Endorsed** tab from the top menu.

Step 2. Move the cursor to the **Claims** option and then click **Setup**.

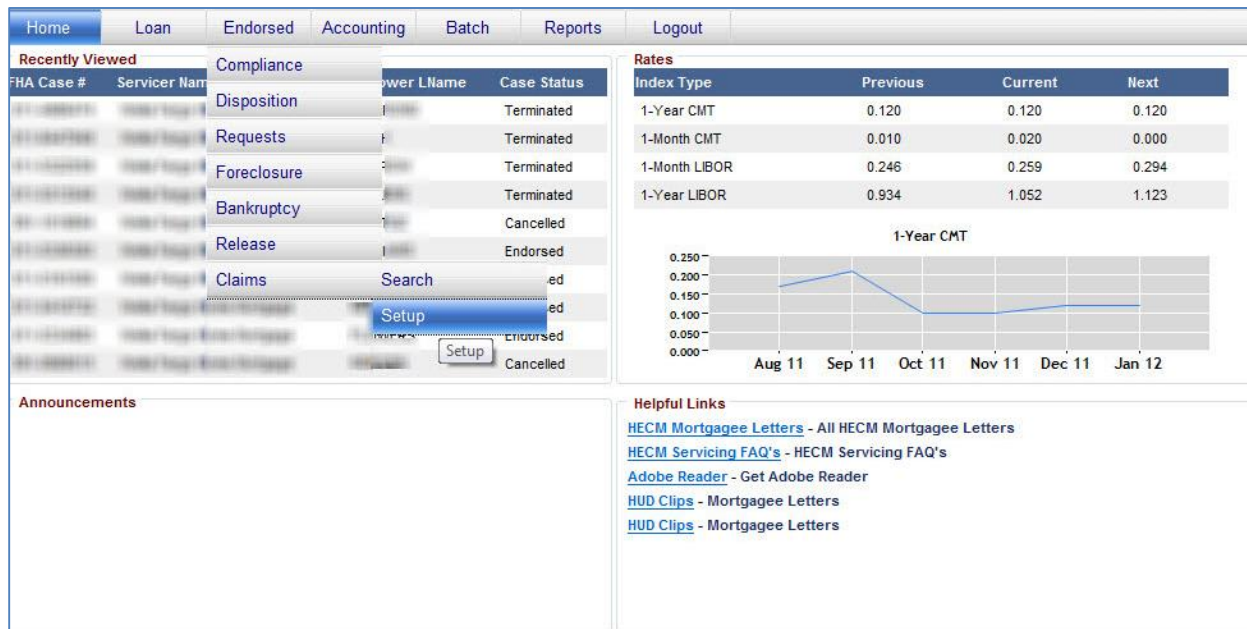


Figure 8-1: Navigate to Claims Setup Screen

The Claims Setup screen provides the following search criteria:

Field	Description
Loan Skey	Servicing Module system identification number unique to each loan.

Field	Description
Lender Loan #	Recorded identification number for each loan property (Enter a partial loan number if the complete address is not known).
FHA Case #	FHA case number of the loan (Enter a partial FHA case number if the complete FHA case # is not known).
Case Status	FHA case status (example: Endorsed).
Borrower LName	Last name of the borrower.
Property Address	Address of the loan property (Enter a partial address if the complete address is not known).
Property State	State where the loan property is located.
Case Sub-Status	Sub status of the case (example: Loan Active).
Lender Name	Lender of the HECM loan.
Servicer Name	Servicer of the HECM loan.
Investor Name	Investor of the HECM loan.
Index Type	Organization and type of interest rate based on the interest rates at which banks borrow unsecured funds from other.
Property County	County where the property is located.

Table 8-1: Claims Setup Screen Search Criteria

The screenshot displays the 'Endorsed Claims Setup Search' interface. At the top, there is a navigation menu with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. The 'Endorsed' tab is selected. Below the menu, the search criteria are organized into two columns. The left column includes fields for 'Loan Skey:', 'Lender Loan #:', 'FHA Case #:', and 'Case Status:' (set to 'Endorsed'). The right column includes fields for 'Borrower LName:', 'Property Address:', 'Property State:' (set to '--ALL--'), 'Case Sub-Status:' (set to 'Loan Active'), 'Lender Name:', 'Servicer Name:', 'Investor Name:', 'Index Type:' (set to '--ALL--'), and 'Property County:' (set to '--ALL--'). A red 'SEARCH' button is located at the bottom right of the search criteria section. Below the search criteria, there is a 'Search Results' section with an 'Export to Excel' link. The results table has columns: Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Borrower LName, Property Address, Property State, and Property County. The table contains 10 rows of data, all with 'Endorsed' Case Status and 'Loan Active' Case Sub-Status. The 'Property State' column shows 'TX' for all entries.

Figure 8-2: Claims Setup Screen

8.1.3 Claims - Search

The Claims Search screen allows authorized users to search for the timelines that have been initiated using the Claims Setup screen.

To access the Claims Search screen:

- Step 1. Move the cursor to the **Endorsed** tab from the top menu.
- Step 2. Move the cursor to the **Claims** option and then click **Search**.

8.1.3.1 Claims Search Screen – Field Definitions

The Claims Search screen provides the following search criteria:

Field	Description
Loan Information Criteria	
Loan Skey	Servicing Module system identification number unique to each loan.
Lender Loan #	Recorded identification number for each loan property (Enter a partial loan number if the complete address is not known).
FHA Case #	FHA case number of the loan (Enter a partial FHA case number if the complete FHA case # is not known).
Case Status	FHA case status (example: Endorsed).
Borrower LName	Last name of the borrower.
Property Address	Address of the loan property (Enter a partial address if the complete address is not known).
Property State	State where the loan property is located.
Case Sub-Status	Sub status of the case (example: Loan Active).
Lender Name	Lender of the HECM loan.
Servicer Name	Servicer of the HECM loan.
Investor Name	Investor of the HECM loan.
Responsible	HUD specialist assigned to manage the specific claim timeline.
Servicing Management Criteria	
Servicing Type	Type of claim servicing activity assigned to a loan in the form of a predefined template of claim servicing steps.
Timeline Status	Indicator of whether the servicing activity on a loan is active or inactive
Claims Status	Status of the claim.
Servicing Status	Next pending step of the active timeline.
Current Step Group	The group that performs the step.
Step	Claim servicing activity step associated with the servicing activity timeline.
Step Status	Indicator of whether the servicing activity step has been completed or is still pending completion.
Scheduled Date	The date that a servicing activity step is scheduled to be completed by the user.
Completion Date	The date that a servicing activity step is actually completed.
Step Group	The group that performs the step.

Table 8-2: Claims Timeline Search Criteria

Home Loan Endorsed Accounting Batch Reports Logout

Endorsed Claims Search

Loan Information:

Loan Skey: Borrower LName: Lender Name:

Lender Loan #: Property Address: Servicer Name:

FHA Case #: Property State: Investor Name:

Case Status: Case Sub-Status: Responsible:

Servicing Management Criteria:

Servicing Type: Servicing Status: Step:

Timeline Status: Current Step Group: Step Status:

Claim Status: Scheduled Date: Completion Date: Step Group:

Search Results

[Export to Excel](#)

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Servicing Type	Timeline Status	Claim Status	Servicing Status
1001	1001-10000000	1001-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701
1002	1002-10000000	1002-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701
1003	1003-10000000	1003-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701
1004	1004-10000000	1004-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701
1005	1005-10000000	1005-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701
1006	1006-10000000	1006-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701
1007	1007-10000000	1007-10000000	Endorsed	CT 21 - DIL/FCL	Claim Type 21 - DIL/FCL	Active	Claim Filed by Servicer	Servicer Files Claim - 2701

Figure 8-3: Endorsed Claims Search Screen

8.1.3.2 Claims Search Criteria by Claim Type

The following table provides the claim type and status search criteria:

Workflow Activity	Servicing Type	Claim Status	Servicing Status
Search claims that have been initiated but not submitted	<ul style="list-style-type: none"> Claim Type 21 - DIL/FCL Claim Type 23 - Short Sale/ Mortgage's Sale (Pre-Fcl) Claim Type 24 - HECM Supplemental 	Claim Filed by Servicer	Servicer Files Claim - 27011
	<ul style="list-style-type: none"> Claim Type 22 - Assignment 	Claim Filed by Servicer	Assignment to HUD sent for recording/Service r Files Claim Type 22 - Form 27011
Search claims that need re-submission Note: Applicable only for CT 21, 23 & 24	<ul style="list-style-type: none"> Claim Type 21 - DIL/FCL Claim Type 23 - Short Sale/ Mortgage's Sale (Pre-Fcl) Claim Type 24 - HECM Supplemental 	Claim Pending Additional Info	Resubmit Claim 27011
Search approved claims Note: The timeline status must be selected as "All". Also, the original servicer will not be able to view	<ul style="list-style-type: none"> Claim Type 21 - DIL/FCL Claim Type 22 - Assignment Claim Type 23 - Short Sale/ Mortgage's Sale (Pre-Fcl) 	Claim Approved for Payment	N/A

Workflow Activity	Servicing Type	Claim Status	Servicing Status
CT 22 after the claim has been submitted.	<ul style="list-style-type: none"> Claim Type 24 - HECM Supplemental 		
Search denied claims Note: Applicable only for CT 21, 23 & 24. The timeline status must be selected as "All".	<ul style="list-style-type: none"> Claim Type 21 - DIL/FCL Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl) Claim Type 24 - HECM Supplemental 	Claim Denied	N/A
Search claims that have been submitted for payment Note: The timeline status must be selected as "All". Also, the original servicer will not be able to view CT 22 after the claim has been submitted.	<ul style="list-style-type: none"> Claim Type 21 - DIL/FCL Claim Type 22 - Assignment Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl) Claim Type 24 - HECM Supplemental 	Claim Submitted for Payment	N/A
Search paid claims Note: The timeline status must be selected as "All". Also, the original servicer will not be able to view CT 22 after the claim has been submitted.	<ul style="list-style-type: none"> Claim Type 21 - DIL/FCL Claim Type 22 - Assignment Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl) Claim Type 24 - HECM Supplemental 	Claim Paid	N/A

Table 8-3: Search Criteria by Claim Type

8.2 Initiating and Submitting Claim Type 21

This claim is initiated by a servicer on behalf of a lender/investor due to acquisition of title of the property through foreclosure proceedings or deed-in-lieu of foreclosure. In these cases servicers can file:

- **Sale Based Claim:** If the property was disposed in a manner that was insufficient to satisfy the debt.
- **Appraisal Based Claim:** If the property was not disposed within six months after the acquisition of the title and property.

This timeline requires HUD Claims Staff interaction. Upon initiation of this timeline, the case sub-status is updated to CT 21 - DIL/FCL. Only one active Claim Type 21 - DIL/FCL timeline can be associated with a loan.

The Servicing Management tab can be used to inactivate the timeline. If the timeline is inactivated, the case sub-status is updated accordingly. Once the timeline is inactivated, none of the steps can be edited. The timeline cannot be activated once inactivated.

To initiate a **Claim Type 21 - DIL/FCL** timeline:

- Step 1. On the **Endorsed Claims Setup Search** screen, enter the loan search criteria and click **Search**.

- Step 2. From the search results, select a loan to initiate the timeline.
- Step 3. On the **Edit Servicing Management** Window, select Claim Type 21 – DIL/FCL from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Servicers must report a Due and Payable event prior to Claim Type 21 initiation. Refer to Endorsed Disposition/Requests timelines to initiate a Due and Payable timeline.

Edit Servicing Management

Servicing Management Information

Servicing Type: * Claim Type 21 - DIL/FCL

Timeline Status: Active

Initiation Date: * 1/3/2012

Default Reason: * 07 - Property charges - Taxes

Step Information

#	Step Description	# Days	Sched Date
1	Servicer Files Claim - 27011	31	02/03/2012
2	Ready for Review	31	02/03/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 8-4: Initiating Claim Type 21

- Step 4. An error message would be displayed if there is an unpaid HUD Advance on the loan. The User cannot initiate the CT 21 timeline, the Servicer needs to go to the Authorization tab and approve the unpaid HUD Advance. If there is no error, proceed to Step 5.

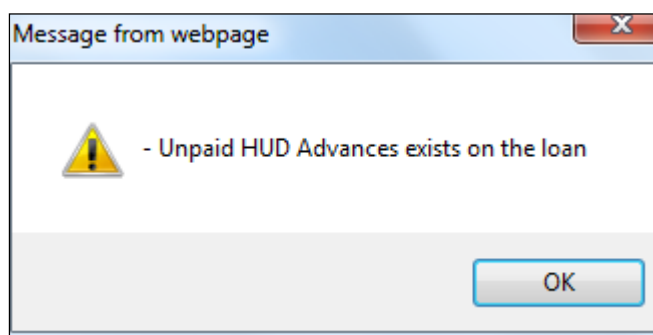


Figure 8-5: Error message when initiating CT 21

- Step 5. At the bottom of this window, check the **Go to Servicing Steps after Submit**.
- Step 6. Click **Submit**. If you click **Cancel**, the **Endorsed Claims Setup Search** Screen will be displayed. The **Claims Steps** screen for Claim Type 21 – DIL/FCL timeline is displayed.

Figure 8-8: Claims Worksheet for CT 21

Step 12. Review the data populated on the **Claim Form HUD-27011** by selecting each of the sections listed below and make any required updates.

- Disposition Information
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

At the time of claim submission, if any of the required timeframes are not met, the system will use the curtailment date (first missed date) to calculate the debenture interest on expenses (Part C, Part D and Item 409 in part E) and outstanding loan balance.

Notes:

- Provide the description of the expenses for description type - **Other**.
- Attach the support documentation (such as HUD-1 form, invoices for the expenses etc.) in the **Documents** tab as part of the claim package.
- Parts C, D, and E will be pre-filled with data only if the transactions are added on the loan. This can be done manually via **Transactions-> Loan** screen, or through B2G transactions file upload.
- **Missing Investor Banking Information:** If the Investor Banking information (Routing#, Tax ID or Account#) is missing, the system will not allow the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet informing the user that the information is required to submit a claim.

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
Part A	Block 35	Banking information for the Investor of this loan is missing/incomplete. The Investor's Routing, Account and Tax ID Numbers are required before a claim can be submitted.
Disposition Information		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-9: Claims Worksheet for CT 21 with Missing Banking Information Validation Error

- **Negative claim amount:** If the total claim amount does not exceed the proceeds received from sale of the property by the lender/investor (Holder of the property), the system will not allow the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet. Additional links to **View HECM Worksheet** and **Print HECM Worksheet** will be displayed with the calculations details of the negative claim amount.

Step 13. Click **Validate Claim**, after completing the review.

Step 14. The following information is displayed at the top of the screen if any of the validations fail:

- Part of the Form HUD-27011 where the error occurred
- Field name associated with the error occurred
- Description of the error

Claims Worksheet for Claim Type 21		
Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
N/A	N/A	Market REO Property Date is required.
Disposition Information		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-10: Claims Worksheet for CT 21 with Validation Errors

Step 15. Update the information and click **Save Changes**. Then, click **Validate Claim** to check if for any validations issues.

Step 16. The success validation message is displayed, if there are no validation issues.

Claims Worksheet for Claim Type 21	
Validation Successful	
No errors were encountered while validating the claim	
<u>Disposition Information</u>	
<u>Part A: General Information</u>	
<u>Part B: Fiscal Data</u>	
<u>Part C: Support Document</u>	
<u>Part D: Support Document</u>	
<u>Part E: Support Document</u>	

Figure 8-11: Claims Worksheet for CT 21 with No Validation Errors

Step 17. Click Finalize and Submit when the claim is ready for submission. After the claim is submitted, the claim form can no longer be updated.

Step 18. A pop-up message is displayed for MCA Validation indicating that the claim amount will be adjusted if the Maximum Claim Amount is exceeded. The pop-up message to verify the investor (Holder of the property) is also displayed. Click Yes.

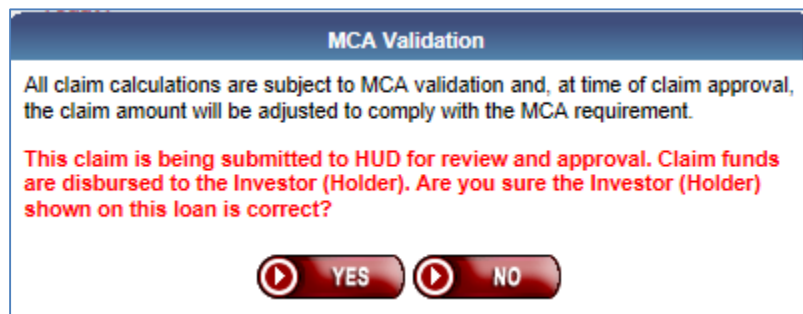


Figure 8-12: MCA and Investor Validation Message for CT 21

Step 19. A pop-up message is displayed requesting the user to Certify the claim form. Click Yes.

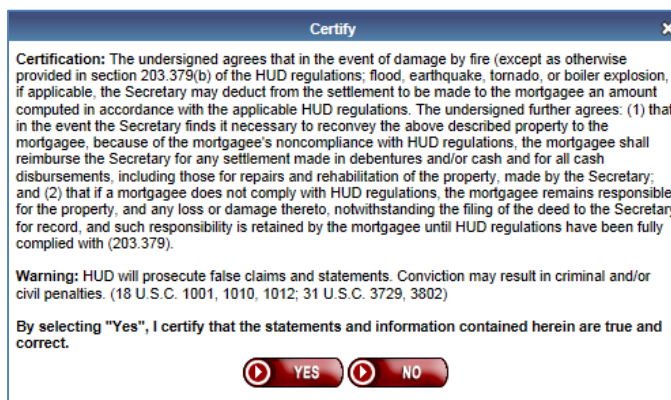


Figure 8-13: Certify Window for CT 21

- Step 20. The final Claim Form HUD-27011 is auto-saved in the Documents tab. Only the View Claim link is available on the header; the remaining links to Save Changes, Validate Claim and Finalize and Submit will no longer be displayed.
- Step 21. The final claim form is displayed in a file download window with options to Open, Save or Cancel. If the number of line items exceed in the current page of the Claim Form HUD-27011, then the additional line items are displayed on the next page for the corresponding part (for example: If MIP expenses exceed on Part D, then the additional MIP's are displayed in the next page showing the Part D expenses).
- Step 22. The completion date on the step Servicer Files Claims – 27011 is pre-filled with the date the claim is submitted.
- Step 23. The claim is now ready for HUD review. When the claim is approved by HUD, the Advice of Payment is automatically generated and displayed on the Documents screen. Please note that the claim will not be approved if there is a negative claim. Select the Documents screen from the menu on the left side of the screen and click the View link beside the Claim Type 21 – Final Claim Calculation – AOP. Select Open on the file download window to view the document.

8.3 Initiating and Submitting Claim Type 22

This claim is initiated by a servicer on behalf of a lender/investor if the principal balance, including accrued interest and monthly insurance premium, reaches the threshold percentage (as established by HUD) of the maximum claim amount and the servicer asks for approval to exercise the option to assign the loan to HUD.

To initiate a CT 22 timeline, the case status must be Endorsed, case sub-status must be Loan Active and the loan balance must be greater than or equal to the threshold percentage (as established by HUD) of the maximum claim amount.

This timeline requires HUD NSC Contractor interaction. Upon initiation of this timeline, the case sub-status is updated to CT 22-Pending Assignment. If the timeline is inactivated, the case sub-status is updated accordingly. Only one active Claim Type 22 – Assignment timeline can be associated with a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited. The timeline cannot be activated once inactivated.

Note: (Claim Type 22 cannot be filed on a loan having Corp Advance Transactions and / or Pre D&P Transactions – (Taxes, Flood INS, Condo Fees, Ground Rent, Hazard INS, HOA Dues) at the time of assignment of the loan.)

To initiate a **Claim Type 22-Assignment** timeline:

8.3.1 Submission of CT 22 Assignment Package – Servicer Activities

- Step 1. On the **Endorsed Claims Setup Search** screen, enter the loan search criteria and click **Search**.
- Step 2. From the search results, select a loan to initiate the timeline.
- Step 3. On the **Edit Servicing Management** Window, select Claim Type 22 - Assignment from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

The screenshot shows the 'Edit Servicing Management' window. The 'Servicing Management Information' section includes dropdowns for 'Servicing Type' (set to 'Claim Type 22 - Assignment'), 'Timeline Status' (set to 'Active'), 'Initiation Date' (set to '8/19/2013'), and 'Responsible Party'. The 'Step Information' section contains a table with the following data:

#	Step Description	# Days	Sched Date
1	Confirm loan balance is 97.5% or greater than MCA	0	08/19/2013
2	Confirm Clear Title	5	08/24/2013
3	Confirm Occupancy	5	08/24/2013
4	Verify Hazard Insurance current	5	08/24/2013
5	Verify Property Taxes current	5	08/24/2013
6	Upload Compliance Package	5	08/24/2013
7	Upload Collateral Package	5	08/24/2013
8	Upload Servicing Package	5	08/24/2013
9	Submit Assignment Request to HUD	5	08/24/2013
10 (ltr)	Assignment Package Received	6	08/25/2013
11	Assignment Package Reviewed	17	09/15/2013

At the bottom of the window, there is a checkbox labeled 'Go to Servicing Steps after Submit' which is checked, and two buttons: 'SUBMIT' and 'CANCEL'.

Figure 8-14: Initiating CT 22

- Step 4. At the bottom of this window, check the **Go to Servicing Steps after Submit**.
- Step 5. Click **Submit**. If you click **Cancel**, the **Endorsed Claims Setup Search** Screen will be displayed.
- Step 6. The **Claims Steps** screen for Claim Type 22 – Assignment timeline is displayed.


Home	Loan	Assigned	Endorsed	Accounting	Reports	Admin	Logout
Loan Balance	Loan Information		Borrower Information		Servicer Information		Balance Information
Claims Steps	FHA Case #: <input type="text"/>		Borrower: <input type="text"/>		Lender Loan #: <input type="text"/>		Pay Plan Type: Line of Credit
Servicing Mgmt	Loan Key: <input type="text"/>		SSN: <input type="text"/>		Servicer #: <input type="text"/>		Loan Balance: \$142,150.96
Notes	Case Status: Endorsed		DOB: <input type="text"/>		Lender Name: <input type="text"/>		Max Claim: \$145,350.00
Documents	Case Sub-Status: CT 22 - Pending Assignment		Address: PLEASANT GROVE AL 35127		Servicer Name: <input type="text"/>		% of Max Claim: 97.799 %
Contacts	Product Type: HECM STANDARD		Co-Borrower: <input type="text"/>		Investor Name: <input type="text"/>		NPL: (\$63.11)
Alerts	Go to Loan Search						Print Loan Details
Go to Servicing Setup							
Step Information: Claim Type 22 - Assignment							
							
#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	
1	Confirm loan balance is 97.5% or greater than MCA	08/19/2013		Servicer		Active	
2	Confirm Clear Title	08/24/2013		Servicer		Active	
3	Confirm Occupancy	08/24/2013		Servicer		Active	
4	Verify Hazard Insurance current	08/24/2013		Servicer		Active	
5	Verify Property Taxes current	08/24/2013		Servicer		Active	
6	Upload Compliance Package	08/24/2013		Servicer		Active	
7	Upload Collateral Package	08/24/2013		Servicer		Active	
8	Upload Servicing Package	08/24/2013		Servicer		Active	
9	Submit Assignment Request to HUD	08/24/2013		Servicer		Active	
10	Assignment Package Received	08/25/2013		HUD Contractor		Active	
11	Assignment Package Reviewed	08/15/2013		HUD Contractor		Active	
12	HECM Assignment Acceptance Checklist Completed	09/16/2013		HUD Contractor		Active	

Figure 8-15: Step Information for CT 22 – Assignment

- Step 7. To complete a step in the timeline, click the step; for example, step1 **Confirm loan balance is 97.5% or greater than MCA**.
- Step 8. On the **Edit Step** window, populate the **Completion Date**, add a note in the Notes field if applicable and click **Submit**.
- Step 9. On the Claims Steps screen, the Completion Date is populated beside Step1 **Confirm loan balance is 97.5% or greater than MCA**.
- Step 10.Repeat the above instructions until the step - **Verify Property Taxes Current**.
- Step 11.Click **New**, if the property requires flood insurance. From the **Step Description** dropdown, select **Verify Flood Insurance current**. The step will be added to the list of steps. Repeat the above instructions to populate the **Completion Date**.
- Step 12.The **Completion Date** for Upload Compliance Package is pre-populated with the current system date. To complete this step, you must upload the Compliance Package document. Once the document is attached, click **Submit**.

The 'Edit Step' window has a title bar with 'Edit Step' and a close button. It contains two main sections: 'Step Item' and 'Audit Information'.
Step Item
 Step Description: Upload Compliance Package
 Scheduled Date: 1/8/2012 (dropdown) * Complete Date: 1/16/2012 (dropdown)
 Status: Active (dropdown)
 Step Note: (empty text area)
 Documents: C:\... (text) Browse... *
Audit Information
 Create Date: 1/16/2012 12:43:38 PM Created By: [redacted]
 Change Date: Changed By:
 At the bottom are two buttons: SUBMIT and CANCEL.

Figure 8-16: Edit Step Window – Upload Compliance Package Step

- Step 13. To view the attached document, click the **PDF icon**. This document is also auto-saved in the **Documents** tab.
- Step 14. The completion date is pre-populated for Upload Collateral Package. To complete this step, you must upload the Collateral Package document. Once the document is attached, click **Submit**.
- Step 15. To view the attached document, click the **PDF icon**. This document is also auto-saved in the **Documents** tab.
- Step 16. The **Completion Date** for Upload Servicing Package is pre-populated with the current system date. To complete this step, you must upload the Servicing Package document. Once the document is attached, click **Submit**.
- Step 17. Prior to submission of assignment request to HUD, ensure that the Lender Loan number is populated on the loan. This can be populated on the **Loan Details** screen under **Loan Identifiers** section.
- Step 18. Select **Submit Assignment Request to HUD**, populate the **Completion Date** and click **Submit** on the **Edit Step** window. A **Certify** pop-up window is displayed to certify that the documents you attached in the previous steps are true and correct. Click **Yes**. The assignment request is ready for review by HUD NSC Contractor.

The 'Certify' window has a title bar with 'Certify' and a close button. It contains a text area with the following text:
 By completing this step, I certify that the statements, documents, and information pertaining to this case are true and correct. Are you sure you want to continue?
 At the bottom are two buttons: YES and NO.

Figure 8-17: Certify Window – Submit Assignment Request Step

8.3.2 Review Assignment Package and Preliminary Title Approval – HUD NSC Contractor Activities

- Step 1. Click the **magnifying glass icon** beside the step **Assignment Package Received** to generate the Welcome letter. On the **Modify Letter Fields** window, edit the subject and salutation and click **OK**. The Welcome Letter is displayed.
- Step 2. The **printer icon** beside the step enables the HUD NSC Contractor to auto-save the document to the **Documents** tab. Select the **printer icon**.
- Step 3. On the **Modify Letter Fields** window, edit the subject and salutation and click **OK**. The Welcome Letter is displayed. This action auto-saves the document in the **Documents** tab and auto-completes the step.
- Step 4. Upon review of the assignment package, select the step, **Assignment Package Reviewed**. Enter the **Completion Date**, and click **Submit** on the **Edit Step** window.
- Step 5. Click the **magnifying glass icon** beside the step **HECM Assignment Acceptance Checklist Completed** to generate the document Checklist. A new window with the checklist is displayed with options to preview or print the document.
- Step 6. Update the checklist and click **Preview Document** to review the document.
- Step 7. To auto-save the changes made to the assignment checklist document, click the **Print Document** link. Click **Open** on the File Download pop-up window. This action will save the updated HECM Assignment Acceptance Checklist to the **Documents** tab. Refresh the screen to auto-complete the step.
- Step 8. Click **New** to add preliminary title approval step. On the **New Step** window, select **HUD Issued Preliminary Title Approval** from the **Step Description** dropdown and click **Submit**. This step is added to the list of steps. The preliminary title approval is granted only if the principal balance reaches the threshold percentage (As established by HUD) of the maximum claim amount.
- If assignment package is incomplete follow the instructions in section 8.3.6.
- Step 9. Click the **magnifying glass icon** beside the step **HUD Issued Preliminary Title Approval** to generate the **Preliminary Title Approved** letter. On the **Modify Letter Fields** window edit the subject and salutation and click **OK**. The Preliminary Title Approved letter is displayed.
- Step 10. The **printer icon** beside the step enables the HUD NSC Contractor to auto-save the document to the **Documents** tab. Select the **printer icon**.
- Step 11. On the **Modify Letter Fields** window, edit the subject and salutation and click **OK**. The Preliminary Title Approved letter is displayed. This action auto-saves the document in the **Documents** tab.
- Step 12. To complete the step, select the step and on the **Edit Step** window, enter the **Completion Date**, add a note in the Notes field if applicable and click **Submit**.
- Step 13. A **Certify** pop-up window is displayed to certify that the action will enable the servicer to transfer servicing of the loan. Click **Yes**. The preliminary title approval is complete.

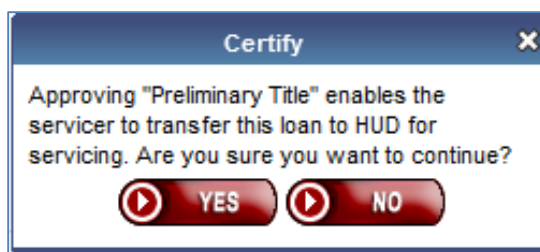


Figure 8-18: Certify Window – Preliminary Title Approval Step

Step 14. The completion of the step **HUD Issued Preliminary Title Approval** triggers the following activities:

- Case sub-status is updated to CT 22-Preliminary Title Approval
- General Loan Servicing menu functions, such as Transactions, Change Of Plan, Payoff, Servicer Request, Property, Notes, Audit Tracking and Alerts, are no longer available to the servicer
- Step **Servicer Notified of Preliminary Title Approval Decision** is automatically added on the timeline and completed by the system with the current system date
- Step **Original Mortgage/Deed of Trust & Note sent to HUD** is added on the timeline but not completed
- Step **Original Mortgage/Deed of Trust & Note received by HUD** is added on the timeline but not completed
- Step **Recorded Assignment Received** is added on the timeline but not completed

8.3.3 Verification of Deed of Trust – Servicer and HUD NSC Contractor Activities

Step 1. The step **Original Mortgage/Deed of Trust & Note sent to HUD** must be completed by Servicer. To complete the step, select the step, enter the Completion **Date**, provide the FedEx tracking number in the step note (if available) and click **Submit**.

Step 2. The step **Original Mortgage/Deed of Trust & Note received by HUD** must be completed by HUD NSC Contractor when the Servicer completed the above step. To complete this step, select the step, enter the Completion Date, and click Submit on the **Edit Step** window.

Step 3. Completion of the above step **Original Mortgage/Deed of Trust & Note received by HUD** triggers the addition of new step **Assignment to HUD sent for recording/Servicer Files Claim Type 22 – Form 27011** on the timeline. This step must be completed by the Servicer.

8.3.4 Submission of Claim – Servicer Activities

Step 1. On the **Claims Steps** screen for Claim Type 22-Assignment timeline, click the magnifying glass icon beside Step Assignment to HUD sent for recording/Servicer Files Claim Type 22 – Form 27011.

Step 2. The **Claims Worksheet for Claim Type 22** window is displayed. A pop-up message is displayed for MCA Validation indicating that the claim amount will be adjusted if it exceeds Maximum Claim Amount. Click OK to proceed.

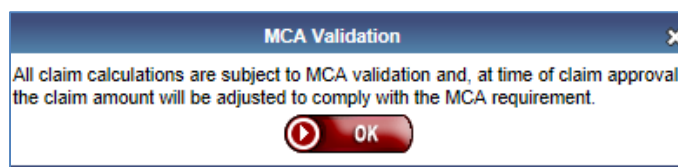


Figure 8-19: MCA Validation Message for CT 22

Step 3. The **Claims Worksheet for Claim Type 22** window is an electronic version of Claim Form HUD-27011. Data fields are pre-filled by the system. The following links are available in the window header:

- **Save Changes:** Save changes made to the claim for
- **Validate Claim:** Execute the validations on the claim form. Failed validations are displayed with a validation message.
- **View Claim:** Generate a PDF of the Claim Form HUD-27011
- **Finalize and Submit Claim:** Enables servicers to submit a claim. Claims with failed validations cannot be submitted.

Step 4. Review the data populated on the **Claim Form HUD-27011** by selecting each of the sections listed below and make any required updates.

- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents (this section is N/A for CT 22)
- **Part D:** Support Documents (this section is N/A for CT 22)
- **Part E:** Support Documents (this section is N/A for CT 22)

Step 5. Click **Save Changes** after populating any data (for example: Update Mortgagee Comments field in Part A).

Step 6. Click Validate Claim, after completing the review.

Step 7. The following information is displayed at the top of the screen if any of the validations fail:

- Part of the Form HUD-27011 where the error occurred
- Field name associated with the error occurred
- Description of the error

Claims Worksheet for Claim Type 22		
Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
Part A	Block 14	Mortgagee's reference number is required. Please enter in Loan Details.
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-20: Claims Worksheet for CT 22 with Validation Errors

Step 8. Update the information and click **Save Changes**. Then, click **Validate Claim** to check if for any validations issues.

Missing Investor Banking Information: If the Investor Banking information (Routing#, Tax ID or Account#) is missing, the system will not allow the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet informing the user that the information is required to submit a claim.

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
Part A	Block 35	Banking information for the Investor of this loan is missing/incomplete. The Investor's Routing, Account and Tax ID Numbers are required before a claim can be submitted.
Disposition Information		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-21: Claims Worksheet for CT 22 with Missing Banking Information Validation Error

Step 9. The success validation message is displayed, if there are no validation issues.

Claims Worksheet for Claim Type 22		
Validation Successful		
No errors were encountered while validating the claim		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-22: Claims Worksheet for CT 22 with No Validation Errors

Step 10. Click Finalize and Submit when the claim is ready for submission. After the claim is submitted, the claim form can no longer be updated.

Step 11. A pop-up message is displayed for MCA Validation indicating that the claim amount will be adjusted if the Maximum Claim Amount is exceeded. The pop-up message to verify the investor (Holder of the property) is also displayed. Click Yes.

MCA Validation
All claim calculations are subject to MCA validation and, at time of claim approval, the claim amount will be adjusted to comply with the MCA requirement.
This claim is being submitted to HUD for review and approval. Claim funds are disbursed to the Investor (Holder). Are you sure the Investor (Holder) shown on this loan is correct?
<input type="button" value="YES"/> <input type="button" value="NO"/>

Figure 8-23: MCA and Investor Validation Message for CT 22

Step 12. A pop-up message is displayed requesting the user to Certify the claim form and confirm the transfer of servicing. Click Yes.

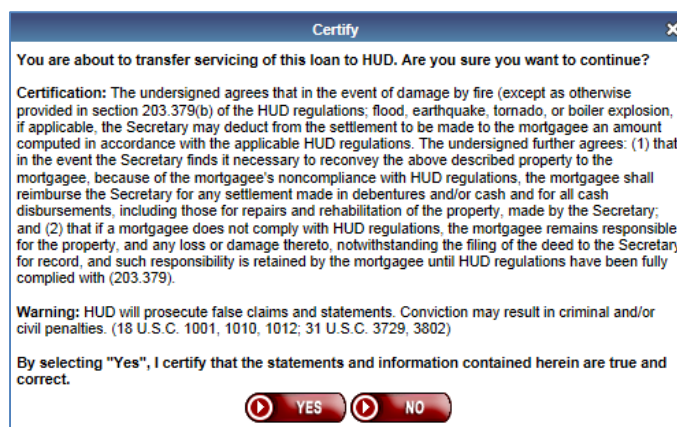


Figure 8-24: Certify Window – CT 22

- Step 13. The final Claim Form HUD-27011 is auto-saved in the Documents tab. Only the View Claim link is available on the header; the remaining links to Save Changes, Validate Claim and Finalize and Submit will no longer be displayed.
- Step 14. The final claim form is displayed in a file download window with options to Open, Save or Cancel.
- Step 15. The completion date on the step Assignment to HUD sent for recording/Servicer Files Claim Type 22 – Form 27011 is pre-filled with the date the claim is submitted.
- Step 16. The claim is auto approved. The system automatically adds the step HUD Approves Claim Type 22 for Payment which is auto-completed with the approval date.
- Step 17. The Advice of Payment is auto-generated and saved in the Documents tab for review. Select the Documents screen from the menu on the left side of the screen and click the **View** link beside the **Claim Type 22 – Final Claim Calculation – AOP**. Select **Open** on the file download window to view the document.
- Step 18. Once the servicer logs out after submitting a CT 22, the servicer can no longer access the loan. The loan is now transferred to HUD for servicing. The servicer name on the loan is updated to the HUD NSC Contractor name. Save the documents prior to exiting the loan.

8.3.5 Record Assignment and Final Title Approval – HUD NSC Contractor Activities

- Step 1. Upon receipt and verification of documents associated with recording the assignment to HUD. To complete the step **Recorded Assignment Received**, select the step, enter the **Completion Date**, and click **Submit** on the **Edit Step** window. This triggers the addition of a new step, **HUD Issued Final Title Approval**.
- Step 2. Click the **magnifying glass icon** beside the step **HUD Issued Final Title Approval** to generate the Final Title Approval letter. On the Modify Letter Fields window edit the salutation and click **OK**. The Final Title Approval letter is displayed.
- Step 3. The **printer icon** beside the step enables the HUD NSC Contractor to auto-save the document to the **Documents** tab. Select the **printer icon**.

- Step 4. On the **Modify Letter Fields** window, edit the salutation and click **OK**. The **Final Title Approval** letter is displayed. This action auto-save the document in the **Documents** tab.
- Step 5. To complete the step, select the step and on the **Edit Step** window, enter the **Completion Date**, add a note in the **Notes** field if applicable and click **Submit**.
- Step 6. A **Certify** pop-up window is displayed to certify that the case status will be updated. Click **Yes**. The final title approval is complete.

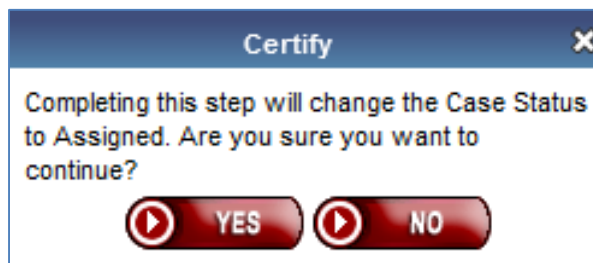


Figure 8-25: Certify Window – Final Title Approval Step

- Step 7. This completes the assignment process. The case status is updated to **Assigned** and the case sub-status is updated to **Loan Active**.

8.3.6 Incomplete Assignment Package – HUD NSC Contractor and Servicer Activities

- Step 1. If the assignment package is incomplete, the HUD NSC Contractor will click **New** and add the step, **HUD Decision - Pending Incomplete Package**.
- Step 2. Click the **magnifying glass icon** beside the step **HUD Decision - Pending Incomplete Package** to generate the **Incomplete Package - Request for Assignment** letter. On the **Modify Letter Fields** window edit the salutation and click **OK**. The **Pending Incomplete Package** letter is displayed.
- Step 3. The **printer icon** beside the step enables the HUD NSC Contractor to auto-save the document to the **Documents** tab. Select the printer icon.
- Step 4. On the **Modify Letter Fields** window, edit the salutation and click **OK**. The **Pending Incomplete Package** letter is displayed. This action auto-save the document in the **Documents** tab and auto completes the step.
- Step 5. To complete the step, select the step and on the **Edit Step** window, enter the **Completion Date**, add a note in the **Notes** field if applicable and click **Submit**.
- Step 6. The system will auto-trigger the step **Follow-up on Incomplete Package** as a reminder for the HUD contractor to follow up when the step **HUD Decision - Pending Incomplete Package** is added on the timeline.
- Step 7. When the servicer has provided the additional required documentation to HUD, the Servicer will click **New** and add the step **Additional Documentation Sent to HUD** with the **Completion Date**. Servicer must select the **Documents** screen from the menu on the left side of the screen and use the **Upload** function on the **Documents** screen to upload the additional required documents.

Step 8. HUD NSC Contractor will review the additional documents and if complete will follow the steps mentioned in the **Review Assignment Package and Preliminary Approval** section above.

8.3.7 Assignment Denials – HUD NSC Contractor and Servicer Activities

8.3.7.1 Servicer Activities

Servicers can request the assignment be denied between Preliminary Title Approval and Claim Submission.

To request the assignment to be denied:

Step 1. Click **New** and add the step **Servicer - Assignment Denied - Funds Due HUD** using the **Step Description** dropdown. Enter the **Completion Date**, add a note in the Notes field if applicable and click **Submit**.

8.3.7.2 HUD NSC Contractor Activities

HUD contractors can deny the assignment process between Preliminary Title Approval and Final Title Approval.

To deny assignment:

Step 1. Click **New** and add the relevant step using the **Step Description** dropdown and click **Submit**. The optional steps are:

- Assignment Denied - Funds Due HUD

Note: In addition to Step 1, the HUD NSC Contractor should add the “Assignment Denied- Funds Due HUD” step on the “Request for HUD Advance - Assignment timeline” in order for the account receivable to be created and the repayment of the funds due to HUD recorded.

- Assignment Denied - No Funds Due HUD

Note: The Assignment Request Denied Letter is available with the above optional steps. Select the magnifying glass icon beside the step to generate the letter. The timeline has to be inactivated on the Servicing Mgmt. tab.

Step 2. For the scenario where funds are due HUD, once the funds are received, optional step- **Funds Due HUD Received** can be added on the timeline.

Step 3. For the scenario where No funds are due HUD add a **New Step** “Assignment Denied- No Funds Due HUD” on the timeline. While on the New Step window:

Step 1. Enter the denial reason(s) into the step note.

Step 2. Enter the complete date.

Step 3. Click Submit.

Step 4. Go to magnifying glass on the “Assignment Denied - No Funds Due HUD” step and view the denial letter. If needed you can correct the denial reason(s) by editing the step and updating the step note. View letter again to confirm the **denial reason(s)**

Step 5. Go to printer icon on the “Assignment Denied - No Funds Due HUD” step and view the letter. Now confirm the letter is auto imaged.

Step 6. When done, the CT22 timeline can be inactivated by going into the Servicing Mgmt. tab. Click the **Edit** button, and then choose inactivate, and then click **Submit**.

8.3.8 Follow Up – HUD NSC Contractor and Servicer Activities.

8.3.8.1 Servicer Activities

Servicers can add optional follow-up steps for certain actions within the timeline.

To add an optional step:

Step 1. Click **New** and add the step Servicer – Follow Up using the Step Description dropdown.

8.3.8.2 HUD NSC Contractor Activities

HUD contractors can add an optional follow-up step to send a HECM Recorded Assignment to HUD Not Received letter.

To add an optional step:

Step 1. Click **New** and add the step **HUD – Follow Up** using the **Step Description** dropdown.

Step 2. Click the **magnifying glass icon** beside the step **HUD - Follow Up** to generate the HECM Recorded Assignment to HUD Not Received letter. On the **Modify Letter Fields** window edit the subject and salutation and click **OK**. The HECM Recorded Assignment to HUD Not Received letter is displayed.

Step 3. The **printer icon** beside the step enables the HUD NSC Contractor to auto-save the document to the **Documents** tab. Select the **printer icon**.

Step 4. On the **Modify Letter Fields** window, edit the subject and salutation and click **OK**. The HECM Recorded Assignment to HUD Not Received letter is displayed. This action auto-save the document in the **Documents** tab and auto completes the step.

8.4 Initiating and Submitting Claim Type 23

This claim is initiated by a servicer on behalf of a lender/investor if the mortgagor or the mortgagor's estate sells the property and the mortgagee releases the title to facilitate the sale, but the sales proceeds are not sufficient to satisfy the debt.

This timeline requires HUD Claims Staff interaction. Upon initiation of this timeline, the case sub-status is updated to CT 23 – Short Sale. If the timeline is inactivated, the case sub-status is updated accordingly. Only one active Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl) timeline can be associated with a loan.

The Servicing Management tab can be used to inactivate the timeline. If the timeline is inactivated, the case sub-status is updated accordingly. Once the timeline is inactivated, none of the steps can be edited. The timeline cannot be activated once inactivated.

To initiate a **Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl)** timeline:

- Step 1. On the **Endorsed Claims Setup Search** screen, enter the loan search criteria and click **Search**.
- Step 2. From the search results, select a loan to initiate the timeline.
- Step 3. On the **Edit Servicing Management** Window, select Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl) from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Servicers must report a Due and Payable event prior to Claim Type 23 initiation if the loan is Due and Payable. Refer to Endorsed Disposition/Requests timelines to initiate a Due and Payable timeline.

The screenshot shows the 'Edit Servicing Management' window. The 'Servicing Management Information' section contains the following fields:

- Servicing Type:** * Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl)
- Timeline Status:** Active
- Initiation Date:** * 1/3/2012
- Default Reason:** * 15 - Other

The 'Step Information' section contains a table with the following data:

#	Step Description	# Days	Sched Date
1	Servicer Files Claim - 27011	31	02/03/2012
2	Ready for Review	31	02/03/2012

At the bottom of the window, there is a checkbox labeled 'Go to Servicing Steps after Submit' which is checked, and two buttons: 'SUBMIT' and 'CANCEL'.

Figure 8-26: Initiating CT 23

- Step 4. An error message would be displayed if there is an unpaid HUD Advance on the loan. The User cannot initiate the CT 23 timeline, the Servicer needs to go to the Authorization tab and approve the unpaid HUD Advance. If there is no error, proceed to Step 5.

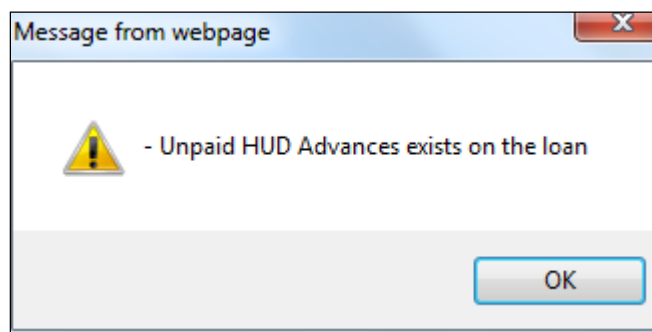


Figure 8-27: Error message when initiating CT 23

- Step 5. At the bottom of this window, check the **Go to Servicing Steps after Submit**.

Step 6. Click **Submit**. If you click **Cancel**, the **Endorsed Claims Setup Search** Screen will be displayed. The **Claims Steps** screen for Claim Type 23 - Short Sale/ Mortgage's Sale (Pre-Fcl) timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Servicer Files Claim - 27011	02/09/2012		Servicer		Active	01/16/2012
2	Ready for Review	02/09/2012		HUD		Active	01/16/2012

Figure 8-28: Step Information for CT 23 - DIL/FCL

Step 7. On the **Claims Steps** screen for Claim Type 23 - Short Sale/ Mortgage's Sale (Pre-Fcl) timeline, click the **magnifying glass icon** beside Step1 Servicer Files Claim – 27011.

Step 8. The **Claims Worksheet for Claim Type 23** window is displayed. A pop-up message is displayed for **MCA Validation** indicating that the claim amount will be adjusted if it exceeds MCA. Click **OK** to proceed.

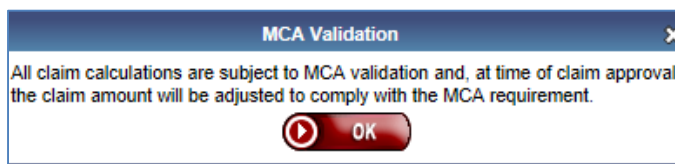


Figure 8-29: MCA Validation Message for CT 23

Step 9. The **Claims Worksheet for Claim Type 23** window is an electronic version of Claim Form HUD-27011. Data fields are pre-filled by the system from loan transactions and timelines (Due and Payable). Note: The transactions will be added on the claim form only if due and payable timeline has been initiated on the loan with exception to HUD-1 closing costs. The following links are available in the window header:

- **Save Changes:** Save changes made to the claim form
- **Validate Claim:** Execute the validations on the claim form. Failed validations are displayed with a validation message.
- **View Claim:** Generate a PDF of the Claim Form HUD-27011
- **Finalize and Submit Claim:** Enables servicers to submit a claim. Claims with failed validations cannot be submitted.

Step 10. Enter short sale information in the **Disposition Information**. This information is used by the system to prefill data fields in **Part A** of the claim form and **Block 108** on **Part B**.

Step 11. Click the **Save Changes** link after populating the relevant fields in the **Disposition Information** section.

Claims Worksheet for Claim Type 23

Disposition Information

Appraisal Date:	05/05/2015 (Must be <= Today)	Appraisal Amount:	\$150,000.00 (Range of \$0.00 to \$2,000,000.00)
Sale Contract Date:	06/02/2015 (Must be <= Today)	Sale Contract Price:	\$700,000.00 (Range of \$0.00 to \$2,000,000.00)
Sale Closing Date:	06/04/2015 (Must be <= Today)	Sale Price:	\$2,000,000.00 (Range of \$0.00 to \$2,000,000.00)
Does a HUD Approved Variance Exist?	<input checked="" type="radio"/> Yes <input type="radio"/> No	Approved Variance Amount:	\$200,000.00 (Range of \$0.00 to \$2,000,000.00)

Note: The Approved Variance Amount is subject to verification by HUD, please attach the approved variance document in the Documents tab

Part A: General Information

Part B: Fiscal Data

Part C: Support Document

Part D: Support Document

Part E: Support Document

Figure 8-30: Claims Worksheet for CT 23

Step 12. Review the data populated on the **Claim Form HUD-27011** by selecting each of the sections listed below and make any required updates.

- Disposition Information
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

Notes:

- Provide the description of the expenses for description type - **Other**.
- Attach the support documentation (such as HUD-1 form, invoices for the expenses etc.) in the **Documents** tab as part of the claim package.
- Parts C, D, and E will be pre-filled with data only if the transactions are added on the loan. This can be done manually via **Transactions-> Loan** screen, or through B2G transactions file upload.
- **Missing Investor Banking Information:** If the Investor Banking information (Routing#, Tax ID or Account#) is missing, the system will not allow the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet.

At the time of claim submission, if any of the required timeframes are not met, the system will use the curtailment date (first missed date) to calculate the debenture interest on expenses (Part C, Part D and Item 409 in part E) and outstanding loan balance.

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
Part A	Block 35	Banking information for the Investor of this loan is missing/incomplete. The Investor's Routing, Account and Tax ID Numbers are required before a claim can be submitted.
Disposition Information		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-31: Claims Worksheet for CT 23 with Missing Banking Information Validation Error

- Negative claim amount:** If the total claim amount does not exceed the proceeds received from sale of the property by the lender/investor (Holder of the property), the system will not allow the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet. Additional links to **View HECM Worksheet** and **Print HECM Worksheet** will be displayed with the calculations details of the negative claim amount.

Step 13. Click **Validate Claim**, after completing the review.

Step 14. The following information is displayed at the top of the screen if any of the validations fail:

- Part of the Form HUD-27011 where the error occurred
- Field name associated with the error occurred
- Description of the error

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
N/A	N/A	Sale Contract Date is required.
Disposition Information		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-32: Claims Worksheet for CT 23 with Validation Errors

Step 15. Update the information and click **Save Changes**. Then, click **Validate Claim** to check if for any validations issues.

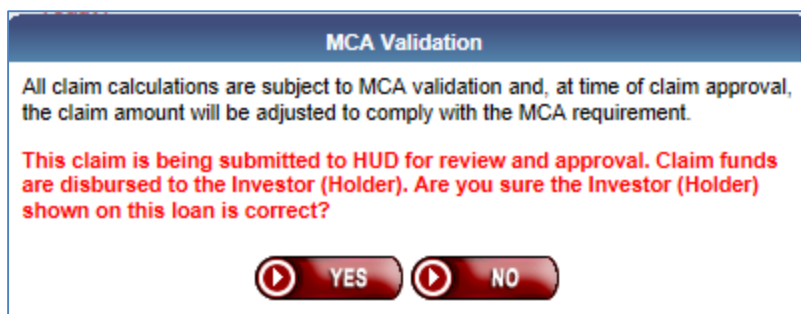
Step 16. Success validation message is displayed, if there are no validation issues.

Claims Worksheet for Claim Type 23	
Validation Successful	
No errors were encountered while validating the claim	
Disposition Information	
Part A: General Information	
Part B: Fiscal Data	
Part C: Support Document	
Part D: Support Document	
Part E: Support Document	

Figure 8-33: Claims Worksheet for CT 23 with No Validation Errors

Step 17. Click **Finalize and Submit** when the claim is ready for submission. After the claim is submitted, the claim form can no longer be updated.

Step 18. A pop-up message is displayed for **MCA Validation** indicating that the claim amount will be adjusted if the Maximum Claim Amount is exceeded. The pop-up message to verify the investor (Holder of the property) is also displayed. Click **Yes**.



MCA Validation

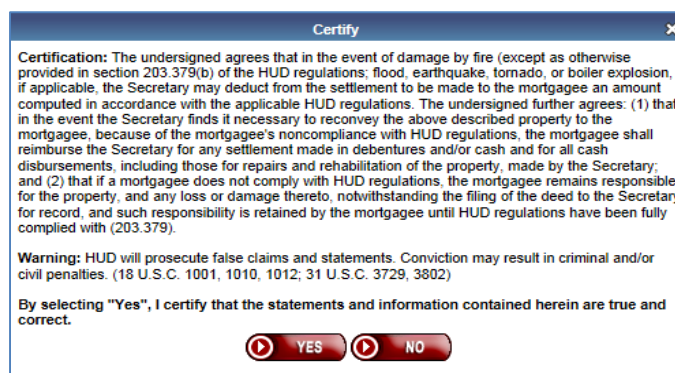
All claim calculations are subject to MCA validation and, at time of claim approval, the claim amount will be adjusted to comply with the MCA requirement.

This claim is being submitted to HUD for review and approval. Claim funds are disbursed to the Investor (Holder). Are you sure the Investor (Holder) shown on this loan is correct?

YES NO

Figure 8-34: MCA and Investor Validation Message for CT 23

Step 19. A pop-up message is displayed requesting the user to **Certify** the claim form. Click **Yes**.



Certify

Certification: The undersigned agrees that in the event of damage by fire (except as otherwise provided in section 203.379(b) of the HUD regulations; flood, earthquake, tornado, or boiler explosion, if applicable, the Secretary may deduct from the settlement to be made to the mortgagee an amount computed in accordance with the applicable HUD regulations. The undersigned further agrees: (1) that in the event the Secretary finds it necessary to reconvey the above described property to the mortgagee, because of the mortgagee's noncompliance with HUD regulations, the mortgagee shall reimburse the Secretary for any settlement made in debentures and/or cash and for all cash disbursements, including those for repairs and rehabilitation of the property, made by the Secretary; and (2) that if a mortgagee does not comply with HUD regulations, the mortgagee remains responsible for the property, and any loss or damage thereto, notwithstanding the filing of the deed to the Secretary for record, and such responsibility is retained by the mortgagee until HUD regulations have been fully complied with (203.379).

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

By selecting "Yes", I certify that the statements and information contained herein are true and correct.

YES NO

Figure 8-35: Certify Window – CT 23

Step 20. The final Claim Form HUD-27011 is auto-saved in the Documents tab. Only the **View Claim** link is available on the header; the remaining links to **Save Changes**, **Validate Claim** and **Finalize and Submit** will no longer be displayed.

Step 21. The final claim form is displayed in a file download window with options to Open, Save or Cancel. If the number of line items exceed in the current page of the Claim

Form HUD-27011, then the additional line items are displayed on the next page for the corresponding part (for example: If MIP expenses exceed on Part D, then the additional MIP's are displayed in the next page showing the Part D expenses).

Step 22. The completion date on the step **Servicer Files Claims - 27011** is pre-filled with the date the claim is submitted.

Step 23. The claim is now ready for HUD review. When the claim is approved by HUD, the Advice of Payment is automatically generated and displayed on the Documents screen. Please note that the claim will not be approved if there is a negative claim. Select the Documents screen from the menu on the left side of the screen and click the **View** link beside the **Claim Type 23 - Final Claim Calculation - AOP**. Select **Open** on the file download window to view the document.

8.5 Initiating and Submitting Claim Type 24

This claim is initiated by a servicer on behalf of a lender/investor if additional reimbursements are required from HUD on a previously settled claim (case sub- status Terminate - CT 21 or Terminate - CT 23). This timeline requires HUD Claims Staff interaction.

CT 24 can be submitted only if prior claims CT 21 or CT 23 are submitted in the Servicing Module. The initial claim (CT 21 or CT 23) must be in paid status.

Only one active Claim Type 24 - HECM Supplemental timeline can be associated with a loan. The Servicing Management tab can be used to inactivate the timeline. Once the timeline is inactivated, none of the steps can be edited. The timeline cannot be activated once inactivated.

To initiate a **Claim Type 24 - HECM Supplemental** timeline:

- Step 1. On the **Endorsed Claims Setup Search** screen, enter the loan search criteria and click **Search**.
- Step 2. From the search results, select a loan to initiate the timeline.
- Step 3. On the **Edit Servicing Management** Window, select Claim Type 24 - HECM Supplemental from the **Servicing Type** dropdown and populate the required fields (marked with an asterisk).

Edit Servicing Management

Servicing Management Information

Servicing Type: Claim Type 24 - HECM Supplemental

Timeline Status: Active

Initiation Date: 1/3/2012

Step Information

#	Step Description	# Days	Sched Date
1	Servicer Files Claim - 27011	31	02/03/2012
2	Ready for Review	31	02/03/2012

☒ Go to Servicing Steps after Submit

SUBMIT **CANCEL**

Figure 8-36: Initiating Claim Type 24

Step 4. At the bottom of this window, check the **Go to Servicing Steps after Submit**.

Step 5. Click **Submit**. If you click **Cancel**, the **Endorsed Claims Setup Search** Screen will be displayed. The **Claims Steps** screen for Claim Type 24 – HECM Supplemental timeline is displayed.

Home **Loan** **Endorsed** **Accounting** **Batch** **Reports** **Logout**

Loan Balance **Claims Steps** **Servicing Mgmt** **Notes** **Documents** **Contacts** **Alerts**

Loan Information

FHA Case #: [REDACTED]
 Loan Key: [REDACTED]
 Case Status: Terminated
 Case Sub-Status: Terminate - CT 21
 Product Type: HECM STANDARD
[Go to Loan Search](#)

Borrower Information

Borrower: [REDACTED]
 SSN: [REDACTED]
 DOB: [REDACTED]
 Address: PENSACOLA FL 32514
 Co-Borrower: [REDACTED]

Servicer Information

Lender Loan #: [REDACTED]
 Servicer #: [REDACTED]
 Lender Name: [REDACTED]
 Servicer Name: [REDACTED]
 Investor Name: [REDACTED]

Balance Information

Pay Plan Type: Tenure
 Loan Balance: \$0.00
 Max Claim: \$110,000.00
 % of Max Claim: 0.000 %
 NPL: \$123,842.50
[Print Loan Details](#)

[Go to Search Results](#)

Step Information: Claim Type 24 - HECM Supplemental

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Servicer Files Claim - 27011	01/05/2012	01/05/2012	Servicer		Active	01/16/2012
2	Ready for Review	01/05/2012		HUD		Active	01/16/2012

2 Step(s)

Figure 8-37: Step Information for Claim Type 24 – HECM Supplemental

Step 6. On the **Claims Steps** screen for Claim Type 24 – HECM Supplemental timeline, click the **magnifying glass icon** beside Step1 Servicer Files Claim – 27011.

Step 7. The **Claims Worksheet for Claim Type 24** window is displayed. A pop-up message is displayed for **MCA Validation** indicating that the claim amount will be adjusted if it exceeds Maximum Claim Amount. Click **OK** to proceed.

MCA Validation

All claim calculations are subject to MCA validation and, at time of claim approval, the claim amount will be adjusted to comply with the MCA requirement.

OK

Figure 8-38: MCA Validation Message for CT 24

Step 8. The **Claims Worksheet for Claim Type 24** window is an electronic version of Claim Form HUD-27011. Data fields are pre-filled by the system from the initial claim. Note: Only the new transactions or transactions that have been adjusted post initial claim payment will be pre-filled on the claim form. The following links are available in the window header:

- **Save Changes:** Save changes made to the claim form
- **Validate Claim:** Execute the validations on the claim form. Failed validations are displayed with a validation message
- **View Claim:** Generate a PDF of the Claim Form HUD-27011
- **Finalize and Submit Claim:** Enables servicers to submit a claim. Claims with failed validations cannot be submitted

Step 9. Update the data fields on claim worksheet as needed. Click the **Save Changes**.

Step 10. Review the data populated on the **Claim Form HUD-27011** by selecting each of the sections listed below and make any required updates.

- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

Notes:

- Provide the description of the expenses for description type - **Other**.
- Attach the support documentation (such as HUD-1 form, invoices for the expenses etc.) in the **Documents** tab as part of the claim package.
- Parts C, D, and E will be pre-filled with data only if the transactions are added on the loan. This can be done manually via **Transactions-> Loan** screen, or through B2G transactions file upload.
- **Missing Banking Information:** If the Investor Banking information (Routing#, Tax ID or Account#) is missing, the system will not allow the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet.

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
Part A	Block 35	Banking information for the Investor of this loan is missing/incomplete. The Investor's Routing, Account and Tax ID Numbers are required before a claim can be submitted.
Disposition Information		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-39: Claims Worksheet for CT 24 with Missing Investor Banking Information Validation Error

- **Negative Claim Amount:** If the total claim amount does not exceed the proceeds received from sale of the property by the lender/investor (Holder of the property), the system will not allow

the servicer to submit the claim. A validation error message will be displayed on the Claims Worksheet.

Step 11. Click **Validate Claim**, after completing the review.

Step 12. The following information is displayed at the top of the screen if any of the validations fail:

- Part of the Form HUD-27011 where the error occurred
- Field name associated with the error occurred
- Description of the error

Claims Worksheet for Claim Type 24

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
Part A	Block 9	Date of possession and acquisition of marketable title must be equal to Block 11b.
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-40: Claims Worksheet for CT 24 with Validation Errors

Step 13. Update the information and click **Save Changes**. Then, click **Validate Claim** to check if for any validations issues.

Step 14. Success validation message is displayed, if there are no validation issues.

Claims Worksheet for Claim Type 24

Validation Successful		
No errors were encountered while validating the claim		
Part A: General Information		
Part B: Fiscal Data		
Part C: Support Document		
Part D: Support Document		
Part E: Support Document		

Figure 8-41: Claims Worksheet for CT 24 with no Validation Errors

Step 15. Click **Finalize and Submit** when the claim is ready for submission. After the claim is submitted, the claim form can no longer be updated.

Step 16. A pop-up message is displayed for **MCA Validation** indicating that the claim amount will be adjusted if the Maximum Claim Amount is exceeded. The pop-up message to verify the investor (Holder of the property) is also displayed. Click **Yes**.

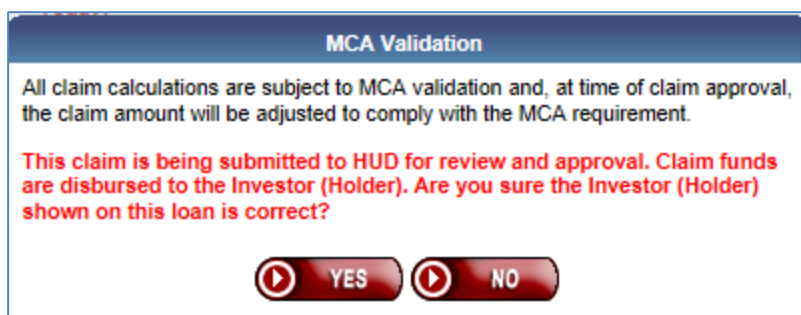


Figure 8-42: MCA and Investor Validation Message for CT 24

Step 17. A pop-up message is displayed requesting the user to **Certify** the claim form. Click **Yes**.

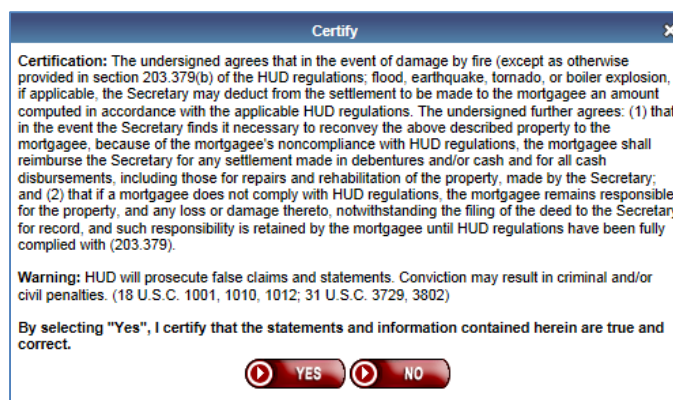


Figure 8-43: Certify Window – CT 24

- Step 18. The final Claim Form HUD-27011 is auto-saved in the Documents tab. Only the **View Claim** link is available on the header; the remaining links to **Save Changes**, **Validate Claim** and **Finalize and Submit** will no longer be displayed.
- Step 19. The final claim form is displayed in a file download window with options to Open, Save or Cancel. If the number of line items exceed in the current page of the Claim Form HUD-27011, then the additional line items are displayed on the next page for the corresponding part (for example: If MIP expenses exceed on Part D, then the additional MIP's are displayed in the next page showing the Part D expenses).
- Step 20. The completion date on the step **Servicer Files Claims – 27011** is pre-filled with the date the claim is submitted.
- Step 21. The claim is now ready for HUD review. When the claim is approved by HUD, the Advice of Payment is automatically generated and displayed on the Documents screen. Please note that the Claim will not be approved if it is a negative claim amount. Select the Documents screen from the menu on the left side of the screen and click the **View** link beside the **Claim Type 24 – Final Claim Calculation – AOP**. Select **Open** on the file download window to view the document.

8.6 Reviewing and Processing Claims

Once a claim is submitted, HUD Claims staff can use the Endorsed Claims Search screen to search for submitted claims.

The following table provides the claim type and status search criteria:

Workflow Activity	Servicing Type	Claim Status	Servicing Status
Search claims that have been submitted and require review by HUD Note: Applicable only for CT 21, 23 & 24	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Filed by Servicer	Ready for Review
Search claims that have been re-submitted and require re-review by HUD Note: Applicable only for CT 21, 23 & 24	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Pending Additional Info	Re Review
Search approved claims Note: The timeline status must be selected as “All”.	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 22 – Assignment Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Approved for Payment	N/A
Search for claims that have been approved but cancelled prior to payment submission to the Accounting Module	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Approved for Payment	Re Review
Search denied claims Note: The timeline status must be selected as “All”.	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Denied	N/A
Search for claims that have been submitted for payment Note: The timeline status must be selected as “All”.	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 22 – Assignment Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Submitted for Payment	N/A
Search for claims that have been paid Note: The timeline status must be selected as “All”.	<ul style="list-style-type: none"> Claim Type 21 – DIL/FCL Claim Type 22 – Assignment Claim Type 23 – Short Sale/Mortgagor's Sale (Pre-Fcl) Claim Type 24 – HECM Supplemental 	Claim Paid	N/A

Table 8-4: Search Criteria by Claim Type

8.6.1 Approving a Claim

To approve a claim:

Step 1. On the **Endorsed Claims Search** Screen, enter the search criteria to review the submitted claims and click **Search**.

Claim Type 22 is auto-approved upon submission.

Step 2. From the search results, select a claim to review.

Step 3. On the **Claims Steps** screen for the claim type timeline, select the **magnifying glass icon** beside Step 2 **Ready for Review**.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:11
2	Ready for Review	02/01/2012		HUD		Active	01/16/2012 02:32:11

2 Step(s)

Figure 8-44: Step Information for a Claim Type

Step 4. A new window with the **Claims Worksheet** for Claim Type is displayed.

Save Changes Validate Claim View Claim

Claims Worksheet for Claim Type 21

HUD Actions

Claim Received by HUD: 1/16/2012

Claim Decision:

☒ Still in Review by HUD
☐ Approve Claim
☐ Deny Claim
☐ Pending Addition Info

Decision Notes:

Disposition Information

Part A: General Information

Part B: Fiscal Data

Part C: Support Document

Part D: Support Document

Part E: Support Document

Figure 8-45: Sample Claims Worksheet

Step 5. The Claims Worksheet for **Claim Type** window is an electronic version of Claim Form HUD-27011 that was submitted by a servicer. The following links are available on the window header:

- **Save Changes:** Save the changes made to the HUD Actions section
- **Validate Claim:** Executes the validations on the claim form. Failed validations are displayed with validation message.
- **View Claim:** Generates a PDF of the Claim Form HUD-27011

Step 6. Review the claim by each section. Note: Refer to **Documents** tab for claims package attached by the servicers during claims submission.

- HUD Actions
- Disposition Information (only for CT 21 and CT 23)
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

Step 7. After completing the review, click **Approve**. You can optionally add **Decision Notes**.

Step 8. Click **Save Changes** to save the **HUD Actions** section. The Claim Form HUD-27011 is auto-saved in the **Documents** tab.

Step 9. The claim form is displayed via a file download window with options to **Open**, **Save** or **Cancel**.

Step 10. Close the **Claims Worksheet** after viewing the claim form.

Step 11. The Completion Date on the step, **Ready for Review**, is pre-filled with the approved date. The claim is now approved for payment.

Step Information: Claim Type 21 - DIL/FCL

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Servicer Files Claim - 27011	01/05/2012	01/16/2012	Servicer		Active	01/03/2012 05:12:34 PM
2	Ready for Review	01/05/2012	01/16/2012	HUD		Active	01/03/2012 05:12:34 PM
3	Approved for Payment	01/16/2012	01/16/2012	HUD		Active	01/16/2012 11:58:18 AM

3 Step(s)

Figure 8-46: Sample Claim Approval Step

Step 12. A new step, **Approved for Payment**, is automatically added with Completion Date pre-filled with the approved date.

Step 13. When the claim is approved by HUD, the Advice of Payment is automatically generated and displayed on the Documents screen. Select the Documents screen from the menu on the left side of the screen and click the View link beside the Claim Type XX – Final Claim Calculation – AOP. Select Open on the file download window to view the document.

Step 14. When the claim is approved for payment, a transaction code is captured on the Transactions - Claim screen. This transaction code is sent to the Accounting Module for further payment processing.

8.6.2 Denying a Claim

To deny a claim:

Step 1. On the **Endorsed Claims Search** Screen, enter the search criteria to review the submitted claims and click **Search**.

Claim Type 22 is auto-approved upon submission and cannot be denied.

Step 2. From the search results, select a claim to review.

Step 3. On the **Claims Steps** screen for the claim type timeline, select the **magnifying glass icon** beside Step 2 **Ready for Review**.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:11
2	Ready for Review	02/01/2012		HUD		Active	01/16/2012 02:32:11

2 Step(s)

Figure 8-47: Step Information for a Claim Type

Step 4. A new window with the **Claims Worksheet** for Claim Type is displayed.

Step 5. The Claims Worksheet for Claim Type window is an electronic version of Claim Form HUD-27011 that was submitted by a servicer. The following links are available on the window header:

- Save Changes: Save the changes made to the HUD Actions section
- Validate Claim: Executes the validations on the claim form. Failed validations are displayed with validation message.
- View Claim: Generates a PDF of the HUD Claim Form-27011

Step 6. Review the claim by each section. Note: Refer to Documents tab for claims package attached by the servicers during claims submission.

- HUD Actions
- Disposition Information (only for CT 21 and CT 23)
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

Step 7. After completing the review, click **Deny**. Enter **Decision Notes** to proceed.

Save Changes Validate Claim View Claim

Claims Worksheet for Claim Type 23

HUD Actions

Claim Received by HUD: 1/16/2012

Claim Decision:

☐ Still in Review by HUD

☐ Approve Claim

☒ Deny Claim

☐ Pending Addition Info

Decision Notes: Deny claim

Disposition Information

Part A: General Information

Part B: Fiscal Data

Part C: Support Document

Part D: Support Document

Part E: Support Document

Figure 8-48: Sample Claims Worksheet – Deny Claim

Step 8. Click **Save Changes** to save the **HUD Actions** section. The Claim Form HUD-27011 is auto-saved in the **Documents** tab.

Step 9. The claim form is displayed via a file download window with options to **Open**, **Save** or **Cancel**.

Step 10. Close the **Claims Worksheet** after viewing the claim form.

Step 11. The Completion Date on the step, **Ready for Review**, is pre-filled with the denied date. The claim is now denied.

Step Information: Claim Type 23 - Short Sale/ Mortgage's Sale (Pre-Fcl)

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	HUD Decision - Denied	01/16/2012	01/16/2012	HUD		Inactive	01/16/2012 12:25:24 PM
2	Servicer Files Claim - 27011	02/09/2012	01/16/2012	Servicer		Inactive	01/16/2012 01:38:30 AM
3	Ready for Review	02/09/2012	01/16/2012	HUD		Inactive	01/16/2012 01:38:30 AM

3 Step(s)

Figure 8-49: Sample Claim Denied Step

Step 12. A new step, **HUD Decision - Denied**, is automatically added with **Completion Date** pre-filled with the denied date.

Claim Type 22 is auto-approved upon submission and cannot be re-sent to Servicer requesting for additional information.

8.6.3 Requesting Pending Additional Information About a Claim

To request additional information:

Step 1. On the **Endorsed Claims Search** Screen, enter the search criteria to review the submitted claims and click **Search**.

Step 2. From the search results, select a claim to review.

Step 3. On the **Claims Steps** screen for the claim type timeline, select the **magnifying glass icon** beside Step 2 **Ready for Review**.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:11
2	Ready for Review	02/01/2012		HUD		Active	01/16/2012 02:32:11

2 Step(s)

Figure 8-50: Step Information for a Claim Type

Step 4. A new window with the **Claims Worksheet** for Claim Type is displayed.

Step 5. The Claims Worksheet for **Claim Type** window is an electronic version of Claim Form HUD-27011 that was submitted by a servicer. The following links are available on the window header:

- **Save Changes:** Save the changes made to the HUD Actions section
- **Validate Claim:** Executes the validations on the claim form. Failed validations are displayed with validation message.

- **View Claim:** Generates a PDF of the Claim Form HUD-27011

Step 6. Review the claim by each section. Note: Refer to **Documents** tab for claims package attached by the servicers during claims submission.

- HUD Actions
- Disposition Information (only for CT 21 and CT 23)
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

Step 7. After completing the review, click **Pending Additional Info**. Enter **Decision Notes** to proceed.

The screenshot displays the 'Claims Worksheet for Claim Type 23' interface. At the top, there are three buttons: 'Save Changes', 'Validate Claim', and 'View Claim'. Below the title, the 'HUD Actions' section is active, showing 'Claim Received by HUD: 1/16/2012'. Under 'Claim Decision', four radio buttons are listed: 'Still in Review by HUD', 'Approve Claim', 'Deny Claim', and 'Pending Addition Info' (which is selected). A text area for 'Decision Notes' contains the text 'Id required'. Below this section, a list of other worksheet tabs is visible: 'Disposition Information', 'Part A: General Information', 'Part B: Fiscal Data', 'Part C: Support Document', 'Part D: Support Document', and 'Part E: Support Document'.

Figure 8-51: Sample Claims Worksheet – Pending Additional Information

Step 8. Click **Save Changes** to save the **HUD Actions** section. The Claim Form HUD-27011 is auto-saved in the **Documents** tab.

Step 9. The claim form is displayed via a file download window with options to **Open**, **Save** or **Cancel**.

Step 10. Close the **Claims Worksheet** after viewing the claim form.

Step 11. The Completion Date on the step, **Ready for Review**, is pre-filled with the pre filled with the request date.

Step Information: Claim Type 23 - Short Sale/ Mortgagor's Sale (Pre-Fcl)

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	HUD Decision - Pending Additional Info	01/16/2012	01/16/2012	HUD		Active	01/16/2012 02:51:1
2	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:1
3	Ready for Review	02/01/2012	01/16/2012	HUD		Active	01/16/2012 02:32:1
4	Resubmit Claim 27011	03/11/2012		Servicer		Active	01/16/2012 03:01:1
5	Re Review	03/16/2012		HUD		Active	01/16/2012 03:01:1

5 Step(s)

Figure 8-52: Sample Claim Pending Additonal Information Step

Step 12. Three new steps are added:

- **HUD Decision** - Pending Additional Info is automatically added with Completion date pre-filled with the request date.
- **Resubmit Claim 27011**: The servicer must re-submit the Claim Form HUD-27011. Upon resubmission the completion date is pre-filled with the date the claim was re-submitted.
- **Re Review**: The HUD Claims staff must re review the Claim Form HUD-27011. Upon HUD action (approve, deny or pending additional info), the completion date is pre-filled with the date.

8.6.3.1 Resubmitting a Claim

To resubmit a claim:

Step 1. On the **Endorsed Claims Search** screen, enter the loan search criteria and click **Search**.

Step 2. From the search results, select a claim to resubmit.

Step 3. The **Claims Step** screen for the claim type timeline is displayed.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	HUD Decision - Pending Additional Info	01/16/2012	01/16/2012	HUD		Active	01/16/2012 02:51:1
2	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:1
3	Ready for Review	02/01/2012	01/16/2012	HUD		Active	01/16/2012 02:32:1
4	Resubmit Claim 27011	03/11/2012		Servicer		Active	01/16/2012 03:01:1
5	Re Review	03/16/2012		HUD		Active	01/16/2012 03:01:1

5 Step(s)

Figure 8-53: Step Information for a Claim Resubmission

Step 4. Click the magnifying glass icon beside Step - **Resubmit Claim 27011**.

Step 5. A new window with the **Claims Worksheet** for claim type is displayed. A pop-up message is displayed for **MCA Validation** indicating that the claim amount will be adjusted if it exceeds Maximum Claim Amount. Click **OK** to proceed.

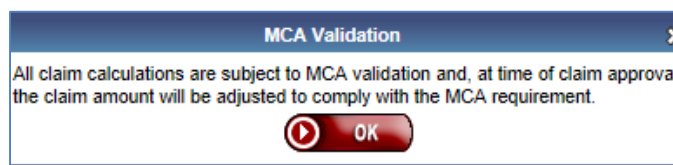


Figure 8-54: MCA Validation Message CT 21, CT 23 and CT 24

Step 6. Comments entered by HUD Claims staff requesting additional information is displayed in the **Claims Worksheet** window. The following links are available in the window header:

- **Save Changes:** Save changes made to the claim form
- **Validate Claim:** Execute the validations on the claim form. Failed validations are displayed with a validation message.
- **View Claim:** Generate a PDF of the Claim Form HUD-27011
- **Finalize and Submit Claim:** Enables servicers to submit a claim. Claims with failed validations cannot be submitted.

Step 7. Enter the requested information on claim worksheet. Click the **Save Changes**.

Step 8. Review the data populated on the **Claim Form HUD-27011** by selecting each of the sections listed below and make any required updates.

- Disposition Information (only for CT 21 and CT 23)
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

Notes:

- Provide the description of the expenses for description type - **Other**.
- Attach the support documentation (such as HUD-1 form, invoices for the expenses etc.) in the **Documents** tab as part of the claim package.
- Parts C, D, and E will be pre-filled with data only if the transactions are added on the loan. This can be done manually via **Transactions - Loan** screen, or through B2G transactions file upload.

Step 9. Click **Validate Claim**, after completing the review.

Step 10. The following information is displayed at the top of the screen if any of the validations fail:

- Part of the Form HUD-27011 where the error occurred
- Field name associated with the error occurred
- Description of the error

Claims Worksheet for Claim Type 23

Validation Errors		
Errors were encountered while validating the claim		
Please review the below errors and correct before continuing.		
Part	Block #	Error Message
N/A	N/A	Appraisal Amount is required.
Part A	Block 30	Authorized bid amount is required. Please enter an Appraisal Amount.

Figure 8-55: Sample Claims Worksheet with Validation Errors

Step 11. Update the information and click **Save Changes**. Then, click **Validate Claim** to check if for any validations issues.

Step 12. Success validation message is displayed, if there are no validation issues.

Validation Successful
No errors were encountered while validating the claim

Figure 8-56: Sample Claims Worksheet with no Validation Errors

- Step 13. Click **Finalize and Submit** when the claim is ready for submission. After the claim is submitted, the claim form can no longer be updated.
- Step 14. A pop-up message is displayed for **MCA Validation** indicating that the claim amount will be adjusted if the Maximum Claim Amount is exceeded. Click **OK**.
- Step 15. A pop-up message is displayed requesting the user to certify the claim form. Click **Yes**.

Certify

Certification: The undersigned agrees that in the event of damage by fire (except as otherwise provided in section 203.379(b) of the HUD regulations; flood, earthquake, tornado, or boiler explosion, if applicable, the Secretary may deduct from the settlement to be made to the mortgagee an amount computed in accordance with the applicable HUD regulations. The undersigned further agrees: (1) that in the event the Secretary finds it necessary to reconvey the above described property to the mortgagee, because of the mortgagee's noncompliance with HUD regulations, the mortgagee shall reimburse the Secretary for any settlement made in debentures and/or cash and for all cash disbursements, including those for repairs and rehabilitation of the property, made by the Secretary; and (2) that if a mortgagee does not comply with HUD regulations, the mortgagee remains responsible for the property, and any loss or damage thereto, notwithstanding the filing of the deed to the Secretary for record, and such responsibility is retained by the mortgagee until HUD regulations have been fully complied with (203.379).

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

By selecting "Yes", I certify that the statements and information contained herein are true and correct.

YES NO

Figure 8-57: Certify Window – CT 21, CT 23 and CT 24

- Step 16. The final Claim Form HUD-27011 is auto-saved in the Documents tab. Only the **View Claim** link is available on the header; the remaining links to **Save Changes**, **Validate Claim** and **Finalize and Submit** will no longer be displayed.
- Step 17. The final claim form is displayed in a file download window with options to Open, Save or Cancel.
- Step 18. The completion date on the step **Resubmit Claim 27011** is pre-filled with the date the claim is re-submitted.
- Step 19. The claim is now ready for HUD re review.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	HUD Decision - Pending Additional Info	01/16/2012	01/16/2012	HUD		Active	01/16/2012 02:51:1
2	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:1
3	Ready for Review	02/01/2012	01/16/2012	HUD		Active	01/16/2012 02:32:1
4	Resubmit Claim 27011	03/11/2012	01/16/2012	Servicer		Active	01/16/2012 03:01:1
5	Re Review	03/16/2012		HUD		Active	01/16/2012 03:01:1

5 Step(s)

Figure 8-58: Claim Ready for HUD Re Review

8.6.3.2 Re Reviewing a Claim

To re review a claim:

- Step 1. On the **Endorsed Claims Search** Screen, enter the search criteria to review the submitted claims and click **Search**.
- Step 2. From the search results, select a claim to review.
- Step 3. On the **Claims Steps** screen for the claim type timeline, select the **magnifying glass icon** beside Step **Re Review**.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	HUD Decision - Pending Additional Info	01/16/2012	01/16/2012	HUD		Active	01/16/2012 02:51:1
2	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:1
3	Ready for Review	02/01/2012	01/16/2012	HUD		Active	01/16/2012 02:32:1
4	Resubmit Claim 27011	03/11/2012	01/16/2012	Servicer		Active	01/16/2012 03:01:1
5	Re Review	03/16/2012		HUD		Active	01/16/2012 03:01:1

5 Step(s)

Figure 8-59: Step Information for a Claim Type – Re Review

Step 4. A new window with the **Claims Worksheet** for Claim Type is displayed.

Save Changes Validate Claim View Claim

Claims Worksheet for Claim Type 23

HUD Actions

Claim Received by HUD: 1/16/2012

Claim Decision:

☐ Still in Review by HUD
☐ Approve Claim
☐ Deny Claim
☒ Pending Addition Info

Decision Notes:

Still missing docs. Sending back for Re-Review.

Disposition Information

Part A: General Information

Part B: Fiscal Data

Part C: Support Document

Part D: Support Document

Part E: Support Document

Figure 8-60: Sample Claims Worksheet – Re Review

Step 5. The Claims Worksheet for **Claim Type** window is an electronic version of Claim Form HUD-27011 that was submitted by a servicer. The following links are available on the window header:

- **Save Changes:** Save the changes made to the HUD Actions section
- **Validate Claim:** Executes the validations on the claim form. Failed validations are displayed with validation message.
- **View Claim:** Generates a PDF of the Claim Form HUD-27011

Step 6. Review the claim by each section. Note: Refer to **Documents** tab for claims package attached by the servicers during claims submission.

- HUD Actions
- Disposition Information (only for CT 21 or CT 23)
- **Part A:** General Information
- **Part B:** Fiscal Data
- **Part C:** Support Documents
- **Part D:** Support Documents
- **Part E:** Support Documents

- Step 7. After completing the review, select an Approve, Deny or Pending Additional Info under HUD Actions section. Decision Notes are required for Deny or Pending Additional Info.
- Step 8. Click **Save Changes** to save the **HUD Actions** section. The Claim Form HUD-27011 is auto-saved in the **Documents** tab.
- Step 9. The claim form is displayed via a file download window with options to **Open**, **Save** or **Cancel**.
- Step 10. Close the **Claims Worksheet** after viewing the claim form.
- Step 11. The Completion Date on the step, **Re Review**, is pre-filled with the above decision date.

#	Step Description	Scheduled Date	Complete Date	Step Group	Step Note	Status	Create Date
1	HUD Decision - Pending Additional Info	01/16/2012	01/16/2012	HUD		Active	01/16/2012 02:51:1
2	HUD Decision - Pending Additional Info	01/16/2012	01/16/2012	HUD		Active	01/16/2012 03:23:0
3	Servicer Files Claim - 27011	02/01/2012	01/16/2012	Servicer		Active	01/16/2012 02:32:1
4	Ready for Review	02/01/2012	01/16/2012	HUD		Active	01/16/2012 02:32:1
5	Resubmit Claim 27011	03/11/2012		Servicer		Active	01/16/2012 03:32:5
6	Resubmit Claim 27011	03/11/2012	01/16/2012	Servicer		Active	01/16/2012 03:01:1
7	Re Review	03/16/2012		HUD		Active	01/16/2012 03:32:5
8	Re Review	03/16/2012	01/16/2012	HUD		Active	01/16/2012 03:01:1

8 Step(s)

Figure 8-61: Sample Claim Re Review Step

- Step 12. Based on the action taken by HUD new steps will be automatically added:
- **Approved for Payment** is automatically added with Completion date pre-filled with the decision date. **Advice of Payment** will be displayed on the **Documents** tab.
 - **Denied HUD Decision - Denied** is automatically added with Completion date pre-filled with the decision date.
 - **Pending Additional Info:**
 - **HUD Decision - Pending Additional Info** is automatically added with Completion date pre-filled with the decision date.
 - **Resubmit Claim 27011:** The servicer must re-submit the Claim Form HUD-27011. Upon resubmission the completion date is pre-filled with the date the claim was re-submitted.
 - **Re Review:** The HUD Claims staff must re review the Claim Form HUD-27011. Upon HUD action (approve, deny or pending additional info), the Completion Date is pre-filled with the decision date.

8.7 No Pay Order

The Servicing Module allows the authorized user to add a No Pay Order on a loan or Servicer. When a No Pay Order is added on a loan or Servicer:

- The Servicer will not be able to submit a claim associated with the loan.
- If a claim is already submitted prior to the No Pay order, the claim cannot be approved by HUD Claims staff (the claim timeline will be inactivated upon No Pay Order).
- If a claim is already approved for payment and payment transaction has not been sent to the Accounting Module, the claim payable request will not be sent to Accounting Module (the claim timeline will be inactivated upon No Pay Order).
- If a claim has already been submitted for payment, the system cannot withdraw the payment request sent to the Accounting Module.

8.7.1 Adding a No Pay Order on a Loan

To add a No Pay Order on a loan:

- Step 1. Click the **Loan** tab.
- Step 2. Enter the search criteria for the loan that requires no pay order and click Search.
- Step 3. Select the loan from the **Search Results** section.
- Step 4. Click **Loan Details** on the left side of the **Loan Balance** screen.
- Step 5. Click **Edit** at the bottom of the **Loan Identifiers** section on the **Loan Details** screen.

The screenshot shows the 'Edit Loan Identifiers' window with the following fields and values:

- Loan To Value (LTV): 62.263 %
- ADP SOA Code: [blank]
- Mortgage Doc. Exists: ☐
- Note Doc. Exists: ☐
- Lender Loan #: [blank]
- Servicer Loan #: [blank]
- Investor Loan #: [blank]
- Ginnie Mae #: [blank]
- Print Statements: ☒
- Label Printed: ☐
- Barcode Printed: ☐
- No Pay Order: ☒
- Closed Box #: [blank]
- 2nd Mortgage/DOT:
 - Instrument #: [blank]
 - Book #: [blank]
 - Page #: [blank]
 - Recorded Date: 12/12/2011
 - Trustee Orig: [blank]
 - Trustee Subs: [blank]
- 1st Mortgage/DOT:
 - Instrument #: [blank]
 - Book #: [blank]
 - Page #: [blank]
 - Recorded Date: [blank]
 - Trustee Orig: [blank]
 - Trustee Subs: [blank]

At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

Figure 8-62: No Pay Order – Edit Loan Identifiers Window

- Step 6. Select the checkbox beside the **No Pay Order** field and click **Submit** on the **Edit Loan Identifiers** window.
- Step 7. A pop-up window is displayed, requesting the user to confirm action and notifying user that all claims timelines associated with the loan that have not been submitted to Accounting Module for payment will be inactivated. Click **OK**.

The screenshot shows the 'Please Confirm' pop-up window with the following text:

Loan is being placed on No Pay list. All claim timelines will be inactivated except for timelines where the batch has already been submitted to accounting.
Do you wish to continue?

At the bottom, there are 'OK' and 'CANCEL' buttons.

Figure 8-63: No Pay Order – Confirmation Window

- Step 8. This completes the no pay order on a loan.
- Step 9. To remove the no pay order, select the loan and uncheck the No Pay Order checkbox and click **Submit**.

8.7.2 Adding a No Pay Order on a Servicer

To add a No Pay Order on a servicer:

- Step 1. Click the **Admin** tab.
- Step 2. Click **Servicer** at the left side of the **Admin** screen.
- Step 3. Enter the search criteria of the Servicer that requires no pay order, click **Search**.
- Step 4. Select the Servicer from the **Search Results**.

Figure 8-64: Admin - Servicer Screen

- Step 5. Select the checkbox beside the **No Pay** field under the **No Pay Information** section and click **OK**.

Figure 8-65: No Pay - Servicer Profile Screen

- Step 6. A pop-up window is displayed, requesting the user to confirm action and notifying user that all claims timelines associated with the Servicer that have not been submitted to Accounting Module for payment will be inactivated. Click **OK**.

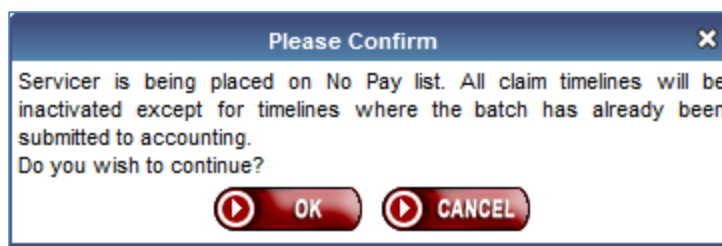


Figure 8-66: No Pay - Confirmation Window

Step 7. This completes the no pay order on the Servicer.

Step 8. To remove the no pay order, select the Servicer and uncheck the No Pay checkbox and click **OK**.

8.8 Cancel Payment

The Servicing Module allows cancellation of claim payment, if a claim was approved for payment inadvertently, provided the claim payable request has not been sent to Accounting Module. Once the transaction has been sent to the Accounting Module, the payment cannot be cancelled.

Step 1. Click **Accounting - Claims** tab from the top menu

Step 2. Enter the search criteria and click **Search** on the **Claims Search** screen to display the claims transactions. Claims that need cancellation can also be searched by selecting the **Batch status** of Pending and **Claim Status** of Approved for Payment.

View	Loan Key	FHA Case #	Case Status	Batch #	Batch Status	Claim Status	Trans Date	Code	Description	Claims Amount	Lender Name
			Endorsed		Pending	Approved for Payment	01/26/2012	3423	Claim Type 23 - Mortgagor Sale	(\$13,584.27)	

Figure 8-67: Accounting - Claims Screen

Step 3. The search results matching the search criteria are displayed in the **Search Results** section.

Step 4. Select the record displayed in the search results. The **Edit Claim** window is displayed.

Step 5. On the **Edit Claim** window, select Cancelled from the **Claim Status** dropdown.

Figure 8-68: Edit Claim Window

Step 6. Click **Submit** to save the changes. A certify window is displayed requesting the user to confirm action. Enter the password and click **Yes**.

Figure 8-69: Certify Window

Step 7. The Claim Status is updated to Cancelled. To exit the window without saving the changes, click **Cancel**.

8.9 Payment Processing

This section explains the claims payment processing in HERMIT (Servicing and Accounting Modules) system.

1. The claim transaction is generated when the claim is approved in the Servicing Module. These FHA cases are sent to the Accounting Module for generation of payables via an interface file with exception to payment cancellation (documented in Cancel Payment section) or a No Pay flag (documented in No Pay Order section).
2. The Servicing Module assigns a batch ID and batch status for the payable request to track the payment status. Once the file is generated and sent to the Accounting Module, the batch status (Sent to GL - Held) is updated to indicate that the transaction has been sent to the Accounting Module. The system adds a new step Submitted for Payment on the claims timeline, this step is auto-completed with the date the interface file is sent to Accounting Module.
3. The Accounting Module processes the file, records the payable in a held status and sends a response file to the Servicing Module. The Servicing Module processes the response file from the Accounting Module and updates the batch status (Success - Held).

4. The Servicing Module sends the release transaction to the Accounting Module via an interface file. The Accounting Module processes the file, records the payable in the release status and sends a response file to the Servicing Module. The Servicing Module processes the response file from the Accounting Module and updates the batch status (Success – Disburse).
5. The HUD Financial Operations and Control Section (FOCS) will receive the PM 103 report for the claims processed in the Accounting Module. The HUD FOCS will generate the claims batch transmittal report from the Transmittals screen in the Servicing Module and manually validate the claims batch transmittal report against the PM 103. Upon completion, the HUD FOCS will populate the Disbursement Transmittal Report and send, via email or fax, the Disbursement Transmittal Report along with the Claims Payable Batch Transmittal Report to HUD's CMB.
6. The CMB will complete budget check processes in the FHASL and attach the budget check report to the transmittal. The Accounting Module will generate a disbursement schedule file in Treasury SPS format for all daily approved claims payable requests. The daily SPS files will be placed on the HUD server for access by CMB.
7. The completed, approved transmittal with all attachments is used by a CMB DEO to select the appropriate Accounting Module Disbursement files placed on HUD's server for final review. If the disbursement file and Disbursement Transmittal Report are in agreement, a CMB certifying officer certifies the schedules and transmits them to the Treasury Regional Finance Center for payment.
8. Once Treasury completes the payments, the HERMIT accounting support team will download the RFC report and confirm the payment schedules in the Accounting Module. The Accounting Module will then send the disbursement confirmation to the Servicing Module via an interface file.
9. The Servicing Module processes this file and the batch status is updated to Disbursed. The system updates the claim status to Paid and adds a step Claim Paid on the claims timeline, this step is auto-completed with the date the file has been processed.

The table below shows the claim type, case status and case sub-status updates upon receipt of payment confirmation from Accounting Module:

Claim Type	Case Status	Case Sub-Status
CT 21	Terminated	Terminate – CT 21
CT 22	No Update	No Update
CT 23	Terminated	Terminate – CT 23
CT 24	Terminated	Terminate – CT 21/23

Table 8-5: Update of Case Status and Case Sub-Status - Receipt of Payment Confirmation

CHAPTER 9: REPORTS

9. REPORTS

This chapter will provide users with an overview of the following reporting features and report sections:

- **Reports Overview**
- **Accessing Reports**
- **Using the Search Criteria**
- **Generating Reports**
- **Premiums Daily Reports**
- **Assigned Notes Reports**
- **Management and Budgetary Reports**
- **HERMIT Support**

9.1 Reports Overview

In the Servicing Module, there are a variety of reports for various audiences. The reports are grouped so that users with the unique permissions will only see the reports that are pertinent to their user role. Users can create and save the reports as PDFs or Excel spreadsheets. Some reports cannot be viewed in Excel. The reports are additionally grouped in two active report types, based on the grouping of the data used to compile the report:

- Daily reports provide live data current through the day the report is run.
- Monthly reports pull data that was captured and stored at the end of the month.

The grouping of the data differs, however, from the range of time a report may cover. That is, a daily report may include data current through today for an entire week, year, or month. A monthly report, in contrast, will include data through the end of the month, but cover a week, year, or month.

Reports fall into five basic categories:

- Lender/Servicer Reports
- Assigned Notes Reports
- Management and Budgetary Reports
- Servicer Reports
- HERMIT Support

Access to reports is role-dependent and is granted at the category level.

9.2 Accessing Reports

To select search criteria for a report:

Step 1. On the **Home** screen, click the **Reports** tab.

The screenshot shows the 'Reports' tab selected in the top navigation bar. Below the navigation bar, there are four main sections:

- Recently Viewed:** A table listing mortgage cases with columns for FHA Case #, Servicer Name, Borrower LName, and Case Status. The status includes 'Pending Endorsement', 'Endorsed', and 'Pending IMIP Payment'.
- Rates:** A table showing interest rates for different index types (1-Year CMT, 1-Month CMT, 1-Month LIBOR, 1-Year LIBOR) with columns for Previous, Current, and Next rates. Below this is a line graph for '1-Year CMT' showing rates from Aug 11 to Jan 12.
- Announcements:** A list of recent announcements with dates and titles, such as '01/17/2012 Test - Announcements (Edit)'.
- Helpful Links:** A list of external links including 'CNN Weblink', 'CNN website', 'HUD Debenture Interest Rate', 'HECM Mortgagee Letters', 'HECM Servicing FAQ's', 'Adobe Reader', 'HUD Clips', and 'Mortgagee Letters'.

At the bottom of the page, there is a copyright notice: 'Copyright © 2012 RMS – Reverse Mortgage Solutions, Inc. All Rights Reserved.'

Figure 9-1: Reports Tab

Step 2. On the **Welcome to the Reports** screen, click the folder icon to view the list of reports for the relevant business area.

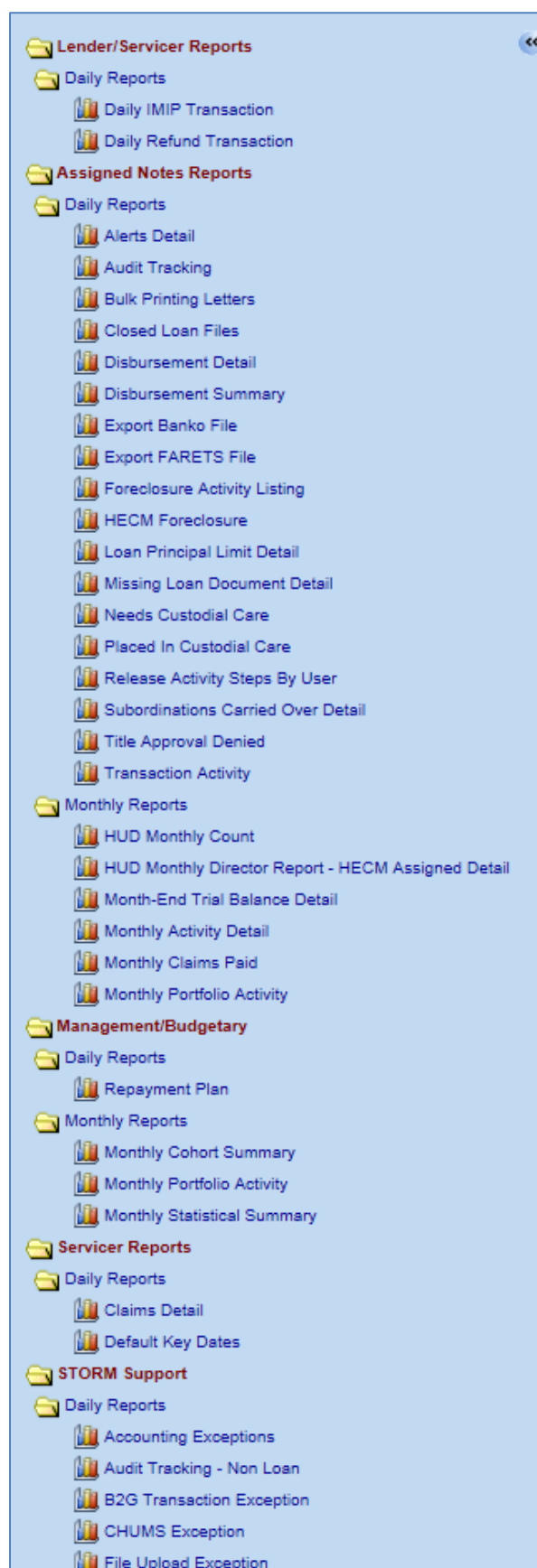


Figure 9-2: Expanded Reports Folder

Step 3. On the left side of the screen, select a report to query and the reports search screen will be displayed.

The screenshot shows the 'Reports Search Screen' with the following elements:

- Links: [Execute PDF](#), [Execute Excel](#)
- Section: **Alerts Detail:**
- Fields:
 - Loan Skey:
 - FHA Case #:
 - Product Type:
 - Pay Plan Type:
 - Alert Status:
 - Alert Date: >= <=
 - Create Date: >= <=
 - Alert Note:
- Report List (with expand/collapse arrows):
 - Lender Names...
 - Servicer Names...
 - Investor Names...
 - Case Statuses...
 - Case Sub-Statuses...
 - Alerts...

Figure 9-3: Reports Search Screen

9.3 Using the Search Criteria

You can use the search criteria after clicking on a report link.

To do this you will:

Step 1. Expand the search criteria by clicking on the down arrows in the screenshot below:

The screenshot shows the 'Reports Search Criteria Expanded' screen. The 'Case Statuses...' section is expanded, revealing two columns: 'Available' and 'Selected'. The 'Available' column contains the following items:

- Suspense
- Pending IMIP Payment
- Pending Endorsement
- Endorsed
- Assigned
- Cancelled
- Terminated

Between the columns are four buttons: a single right arrow (>), a double right arrow (>>), a double left arrow (<<), and a single left arrow (<). The 'Selected' column is currently empty. Below the columns are the 'Case Sub-Statuses...' and 'Alerts...' sections, both with expand/collapse arrows.

Figure 9-4: Reports Search Criteria Expanded

Step 2. To move a selection to the right, click on the item on the left side and click the single arrow pointing to the right. The opposite arrow can be used to move an item to the left.

- Step 3. To select the entire list from the left and move it to the right, click the right double arrow. The opposite double arrow can be used to move the entire list to the left.
- Step 4. To select several contiguous items on the list, hold down the shift key while making your selection and then click the arrow.
- Step 5. To select non-contiguous items, hold down the CTRL key, click each item, and then click the arrow.

9.4 Generating Reports

Reports can be generated as PDFs or Excel spreadsheets.

To generate a report:

- Step 1. Complete the search criteria for the report you would like to see results for.
- Step 2. Select the **Execute PDF** link or the **Execute Excel** link (if available).



Figure 9-5: Execute PDF and Execute Excel Links

- Step 3. Follow the screen prompts to save the file.

9.5 Lender/Servicer Reports

The following daily reports are available for Lender/Servicer:

- Daily IMIP Transaction
- Daily Refund Transaction

9.5.1 Daily IMIP Transaction

This report enables authorized users to view the IMIP transactions generated in the Servicing Module along with transaction details within a specified date range.

01/24/2012 12:09:29 PM

Daily IMIP Transaction

FHA Case #:
Case Status:
Batch Status:

ALL
Endorsed
ALL

Lender Name: Reverse Mortgage Solutions
Servicer Name: ALL

Begin Trans Date: 4/1/2011
End Trans Date: 4/2/2011

Lender Name	Servicer Name	Loan Skey	FHA Case #	Case Status	Batch #	Batch Status	Trans Date	IMIP Amt	Late Charge	Pen Int	Total Amt
Reverse Mortgage Solutions	Reverse Mortgage Solutions	000000	001-0751000	Endorsed		Pending	4/1/2011 1	\$1,760.00	\$0.00	\$0.00	\$1,760.00
Reverse Mortgage Solutions	Reverse Mortgage Solutions	000012	001-0300000	Endorsed		Pending	4/1/2011 1	\$2,140.00	\$0.00	\$0.00	\$2,140.00
Reverse Mortgage Solutions	Reverse Mortgage Solutions	000002	001-0400000	Endorsed		Pending	4/1/2011 1	\$5,290.00	\$0.00	\$0.00	\$5,290.00
Reverse Mortgage Solutions	Reverse Mortgage Solutions	000000	076-0007100	Endorsed		Pending	4/1/2011 1	\$9,400.00	\$0.00	\$0.00	\$9,400.00
Totals:								\$18,590.00	\$0.00	\$0.00	\$18,590.00

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Figure 9-6: Daily IMIP Transaction Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. You must enter a value for either the **FHA Case #** or **Transaction Date** range.
 - For **Transaction Date Range**, you must enter both the start and end dates, and the range cannot exceed 90 days.
- Step 3. To further narrow the results of your report, you can filter your report by:
 - Case Status
 - Batch Status
 - Lender Name
 - Servicer Name
- Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

FHA case number, case status, batch status, lender name, and/or servicer name, the transaction begin and end date, loan Skey, batch number.

The report also totals IMIP amount, any late charges/interest and total amount for the transaction date range you specified.

9.5.2 Daily Refund Transaction

The Daily Refund Transaction report enables authorized users to view the refunds generated in the Servicing Module, along with transaction details within a specified date range.


 <div>01/31/2012 12:11:44 AM</div> <div>Daily Refund Transaction</div>									
FHA Case #: ALL Lender Name: ALL Servicer Name: ALL				Refund Status: ALL Request Date From: 11/6/2011 Request Date To: 1/28/2012					
Lender Name	Servicer Name	Loan Skey	FHA Case #	Refund Type	Refund Status	Request Date	Refund Amount	Decided By	Decided Date
				Refund - Late Charge	Approved	12/13/2011	(\$289.80)		12/13/2011
				Refund - Penalty Interest	Approved	12/13/2011	(\$5.91)		12/13/2011
				Refund - Late Charge	Approved	12/09/2011	(\$284.00)		12/09/2011
				Refund - Late Charge	Approved	12/05/2011	(\$70.00)		12/30/2011
				Refund - Penalty Interest	Approved	12/05/2011	(\$1.88)		12/30/2011
				Refund - Late Charge	Approved	12/13/2011	(\$56.40)		12/13/2011
				Refund - Penalty Interest	Approved	12/13/2011	(\$1.24)		12/13/2011
				Refund - Late Charge	Approved	12/30/2011	(\$372.00)		12/30/2011
				Refund - Late Charge	Approved	12/09/2011	(\$460.00)		12/09/2011
Totals:							(\$1,540.83)		

Figure 9-7: Daily Refund Transaction Report

To generate this report:

- Step 1. Click on the report link on the left menu and the report search screen will display.
- Step 2. You must enter a value for either FHA Case # or Transaction Date Range.
 - For **Transaction Date Range**, the user must enter both the start and end dates, and the range cannot exceed 90 days.
- Step 3. To further narrow the results of your report, the user can filter the report criteria by:
 - Lender name
 - Servicer name
 - Refund Status
- Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

FHA case number, refund type, refund status, request date, request amount, approved by, approved date, lender name, and/or servicer name.

The report also totals refund amount for the requested date range specified.

9.6 Assigned Notes Reports

The following Assigned Notes reports, compiled using daily data, are available:

- Alerts Detail
- Audit Tracking
- Bulk Printing Letters
- Closed Loan Files
- Disbursement Detail
- Disbursement Summary
- Export BANKO File
- Export FARETS File
- Foreclosure Activity Listing
- HECM Foreclosure
- Loan Principal Limit Detail
- Missing Loan Document Detail
- Needs Custodial Care
- Placed In Custodial Care
- Release Activity Steps By User
- Subordinations Carried Over Detail
- Title Approval Denied
- Transaction Activity

The following monthly reports are available:

- HUD Monthly Count
- HUD Monthly Director Report – HECM Assigned Detail
- Month-End Trial Balance Detail
- Monthly Activity Detail
- Monthly Claims Paid
- Monthly Portfolio Activity

9.6.1 Alerts Detail

The Alerts Detail report enables authorized users to view the alerts on a specific FHA Case # or list of FHA case numbers with a specific alert type.

01/30/2012 8:42:55 PM

Audit Tracking

Servicer Name: ALL

Investor Name: ALL

Lender Name: ALL

Loan Skey: ALL

FHA Case #: ALL

Case Status: ALL

Case Sub-Status: ALL

Audit Type: ALL

Change Date: >= 11/1/2011 <= 11/25/2011

Changed By: ALL

Product Type: ALL

Include changes made by Xuser and System: Yes

Lender Name	Case Status	Loan Skey	Loan #	Case Sub-Status	Audit Type	Audit Description	Original Value	New Value	Changed By	Change Date
	Suspense			Loan Active	Maximum Claim Amount					11/23/2011 10:03:27 AM
	Suspense			Loan Active	Initial MP Amount					11/23/2011 10:03:27 AM
	Suspense			Loan Active	ADP SOA Code					11/24/2011 10:03:19 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:02:57 AM
	Suspense			Loan Active	Borrower First Name					11/23/2011 10:02:57 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:02:57 AM
	Suspense			Loan Active	Borrower Mailing First Name					11/23/2011 10:02:57 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:02:43 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:02:43 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:02:44 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:02:44 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:02:54 AM
	Suspense			Loan Active	Borrower First Name					11/23/2011 10:06:43 AM
	Suspense			Loan Active	Borrower Mailing First Name					11/23/2011 10:06:43 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:03:46 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:03:46 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:03:09 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:03:09 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:02:59 AM
	Suspense			Loan Active	Borrower First Name					11/23/2011 10:02:59 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:02:59 AM
	Suspense			Loan Active	Borrower Mailing First Name					11/23/2011 10:02:59 AM
	Suspense			Loan Active	Expected Interest Rate					11/24/2011 10:02:18 AM
	Suspense			Loan Active	Current Interest Rate					11/24/2011 10:02:18 AM
	Suspense			Loan Active	Next Interest Rate					11/24/2011 10:02:18 AM
	Suspense			Loan Active	Closing Date					11/24/2011 10:02:18 AM
	Suspense			Loan Active	Interest Rate at Closing					11/24/2011 10:02:18 AM
	Suspense			Loan Active	Previous Interest Rate					11/24/2011 10:02:18 AM
	Suspense			Loan Active	Borrower Mailing Middle Name					11/23/2011 10:08:19 AM
	Suspense			Loan Active	Borrower Middle Name					11/23/2011 10:08:19 AM
	Suspense			Loan Active	Borrower First Name					11/23/2011 10:03:36 AM
	Suspense			Loan Active	Borrower Mailing First Name					11/23/2011 10:03:36 AM
	Suspense			Loan Active	Borrower First Name					11/24/2011 10:05:30 AM

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Figure 9-8: Alerts Detail Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. You must enter a value for the **Alert** criteria (FHA Case # or Loan Skey).

Step 3. To further narrow the results of your report, you can filter by:

- Product Type
- Pay Plan Type
- Alert Status
- Alert Date
- Created Date
- Alert Note

Step 4. To limit the results of the report if necessary, the user can expand the selection boxes for:

- Lender Names
- Servicer Names
- Investor Names
- Case Statuses
- Case Sub-Statuses
- Alerts

Step 5. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed grouped by:

Product Type and Lender Name: Lender Name, Loan Skey, Lender Loan #, FHA Case #, Case Status, Case Sub-Status, Alert Date, Created Date, Alert Type Description, Alert Amount, Alert Status, Alert Exp. Date, Created By, Changed By, Changed Date, and Alert Note.

9.6.2 Audit Tracking

The Audit Tracking report enables authorized users to view the audit information on a specific FHA Case # or list of FHA case numbers with a specific audit update.

Audit Tracking

01/24/2012 1:17:24 PM

Servicer Name: **ALL** Loan Key: **201201** Case Sub-Status: **ALL** Changed By: **ALL**
Investor Name: **ALL** FHA Case #: **ALL** Audit Type: **ALL** Product Type: **ALL**
Lender Name: **ALL** Case Status: **ALL** Change Date: **>= 7/1/2011 <= 7/10/2011**

Include changes made by Xuser and System: **Yes**

Lender Name	Case Status	Loan Key	Loan #	Case Sub-Status	Audit Type	Audit Description	Original Value	New Value	Changed By	Change Date
Banc of America	Active	201201		Loan Active	Timeline Status	Active	Inactive		system	07/06/2011 07:00:06 PM
Grand Total:		Loan Count: 1								

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Figure 9-9: Audit Tracking Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will be displayed.
- Step 2. You must enter a value for one of the following criteria: **Loan Skey, FHA case #, Change date.**
- Step 3. To further narrow the results of your report, you can filter by:
 - Product Type
 - Case Status
 - Changed By
 - Include audit information associated with system updates
- Step 4. To limit the results of the report if necessary, the user can expand the selection boxes for:
 - Lender Names
 - Servicer Names
 - Investor Names
 - Case Sub-statuses
 - Audit Types
 - Alerts
- Step 5. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed grouped by:

Product Type and Lender Name: Lender Name, Case Status Loan Skey, Lender Loan #, Case Sub-Status, Audit Type, Audit, Description, Original Value, New Value, Changed By, and Changed Date.

9.6.3 Bulk Printing Letters

This report enables authorized users to print letters in bulk associated with the following compliance timelines for Assigned loans:

- Occupancy Compliance Certification
- Insurance Flood Policy
- Insurance Hazard Policy
- Taxes Delinquent

Subject: Flood-Mortg Clause Letter
 FHA Case #: [REDACTED]
 Policy #: [REDACTED]
 Policy Holder: [REDACTED]
 Property Address: [REDACTED]

Dear Agent:

Servicing of the above referenced account has been transferred to [REDACTED] as Contractor for the Department of Housing and Urban Development (HUD).

In accordance with the terms of the loan documents, we are requesting you make the following changes to the subject insurance policy to reflect HUD as the current first lien holder, additional insured and additional loss payee. This information for the above referenced policy should now read:

US Dept of HUD
 And/or ISA/OA, ATIMA C/O
 [REDACTED]
 [REDACTED]
 [REDACTED]

Please mail any renewal, cancellation, reinstatements or coverage change notices issued to our address as stated above. You may also fax this information to [REDACTED]. Should you have any questions or concerns regarding this request, kindly contact our Escrow Administration Department at [REDACTED].

Sincerely,

Escrow Administration Department

[REDACTED]

Figure 9-10: Bulk Printing Letters Report

To generate this report:

- Step 1. Select the timeline (**Servicing Type** dropdown) and then select the letter name within the timeline. Optionally, the scheduled date/completed date range can be selected.
- Step 2. Click **Execute PDF**. The **Print Confirmation** window is displayed with a list of letters available for bulk printing.

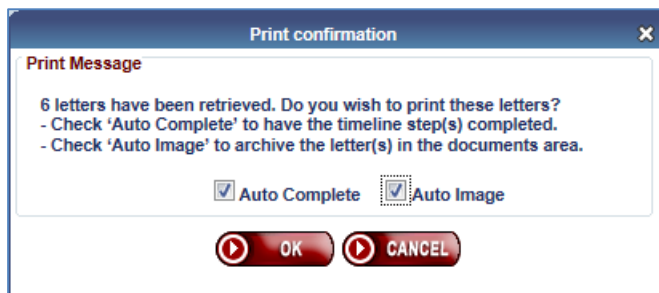


Figure 9-11: Bulk Printing – Selecting Auto Complete and Auto Image

- Step 3. Authorized users can also auto-complete the steps associated with the letter generation and auto-save the letters on the Documents tab of the corresponding loan. To do this, select the checkbox beside **Auto Complete and Auto Image** and click **OK**.
- Step 4. A print message window is displayed warning the user that it may take some time to generate the PDF; click **OK**.

For the selected letter, the PDF document is displayed with the letters for each of the FHA case numbers.

9.6.4 Closed Loan Files

The Closed Loan Files Report enables authorized users to view the terminated loans via the terminated transactions generated in the Servicing Module.

01/24/2012 1:40:30 PM

Closed Loan Files

Lender Name: **ALL**
Servicer Name: **ALL**
Investor Name: **ALL**

Case Status: **ALL**
Case Sub-Status: **ALL**
Product Type: **ALL**

State: **Alabama**
Box #: **ALL**
Closed Transaction Date: **>= 7/1/2011 <= 7/30/2011**

Box #	Product Type	Loan Skey	Lender Loan #	Current Case Status	Current Case Sub-Status	State	Borrower Name	Property Address	Closing / Signed Date	Assignment Date	Payoff Date
	HECM Standard	999		Endorsed	CT 22 - Preliminary Titl	AL	BETTY J DREWS	7008 WILSON ST ALBANY GA 31706	05/17/2005	08/09/2011	07/01/2011
Grand Total:		Loan Count: 1									

DAILY306

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Figure 9-12: Closed Loan Files Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type
- State
- Box #
- Closed Transaction Date Range

Step 3. To limit the results of the report if necessary, the user can expand the selection boxes for:

- Lender name
- Servicer name
- Investor Name
- Case Status
- Case Sub-status

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

Box #, Product Type, Loan Skey, Lender Loan #, Current Case Status, Current Case Sub-Status, State, Borrower Name, Property Address, Closing/Signed Date, Assignment Date, Payoff Date.

9.6.5 Disbursement Detail

The Disbursement Detail Report enables authorized users to view the disbursement details on all loans, regardless of case status.

Disbursement Detail

Lender Name: * See Below
 Servicer Name: ALL
 Investor Name: ALL
 Case Status: ALL

Product Type: ALL
 Pay Plan Type: ALL
 Disb. Type: ALL
 Created By: ALL

Disb. Status: Disbursed
 Reimbursed: Included
 Voided: Excluded
 Cleared: Excluded

Pymt Stopped: Excluded
 Create Date: ALL
 Process Date: ALL
 Disb. Date: ALL

Int Rate Type: ALL
 Credit Type: ALL

Servicer Name	Investor Name	Loan Key	Batch Key	FHA Case #	Case Status	Pay Plan Type	Disbursement Type	Pay To	Check #	Created By	Create Date	Process Date	Disb. Date	Disb. Amount	Disbursement Status						
															Disbursed						
Reverse Mortgage Solutions	Reverse Mortgage Solutions	10342		10342	Endorsed	Line of Credit	Un-Scheduled Payment - Check	Reverse Mortgage Solutions	574226	janon	07/27/2011	07/27/2011	08/12/2011	\$100.00	1						
Total For Reverse Mortgage Solutions:														Loan Count: 1	Disbursement Count: 1	\$100.00	1	0	0	0	0
Grand Total:														Loan Count: 1	Disbursement Count: 1	\$100.00	1	0	0	0	0

LENDER NAMES INCLUDED: Financial Freedom Senior Fund, Reverse Mortgage Solutions, Reverse Mortgage Solutions Inc.

DAILY30

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Figure 9-13: Disbursement Detail Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

[Execute PDF](#) [Execute Excel](#)

Disbursement Detail:

Product Type:

Pay Plan Type:

Int. Rate Type:

Credit Type:

Created By:

Create Date:

Process Date:

Disbursement Date:

Disbursement Status: ☒ Disbursed ☐ Undisbursed ☐ All

Voided: ☐ Included ☒ Excluded ☐ Only

Cleared: ☐ Included ☒ Excluded ☐ Only

Reimbursable: ☒ Included ☐ Excluded ☐ Only

Payment Stopped: ☐ Included ☒ Excluded ☐ Only

Lender Names...

Servicer Names...

Investor Names...

Case Statuses...

Disbursement Types...

Alerts...

Figure 9-14: Disbursement Detail Selection

Step 2. To narrow the results of your report, you can filter by:

- Product type
- Pay Plan type
- Int. Rate type
- Credit Type
- Created by
- Create Date (date range)
- Process Date (date range)
- Disbursement Date (date range)
- Disbursement Status
- Voided
- Cleared
- Reimbursable
- Payment Stopped

Step 3. To limit your report if necessary, expand the selection boxes for the following:

- Lender Names
- Servicer Names
- Investor Names
- Case Statuses
- Disbursement Types
- Alerts

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows:

Servicer Name, Investor Name, Loan Skey, Batch Skey, FHA Case Number, Case Status, Pay Plan Type, Disbursement Type, Pay To, Check #, Created By, Create Date, Process Date, Disb Date, Disb Amount, Disbursement Status (Disbursed, Cleared, Voided, Reimbursed, Stopped).

9.6.6 Disbursement Summary

This report provides authorized users with a summary of all disbursements grouped by user ID depending on the criteria submitted by the user.

01/30/2012 9:02:20 PM

Disbursement Summary

Lender Name: ALL	Case Sub-Status: ALL	Created Date: ALL	Voided Checks: Excluded
Servicer Name: ALL	Product Type: ALL	Check Date: ALL	Cleared Checks: Excluded
Investor Name: ALL	Pay Plan Type: ALL	Disbursement Date: ALL	Stopped Payments: Excluded
Case Status: ALL	Created By: ALL	Disbursement Status: Disbursed	

Product Type	User ID	Processed By	Disbursement Type	# of Checks	Check Total
HECM Standard			Repairs - Check	81	\$161,166.90
HECM Standard			Un-Scheduled Payment - ACH	14	\$79,905.07
HECM Standard			Un-Scheduled Payment - Check	238	\$241,554.77
HECM Standard			Corporate Advance - Release Check	1	\$72.00
HECM Standard			Repairs - Check	70	\$33,764.68
HECM Standard			Taxes - Check	1	\$100.00
HECM Standard			Taxes - Check	1	\$200.00
HECM Standard			Taxes - Check	1	\$1,250.00
HECM Standard			Repairs - Check	3,054	\$5,895,316.76
HECM Standard			Un-Scheduled Payment - ACH	7,403	\$24,002,194.02
HECM Standard			Un-Scheduled Payment - Check	5,180	\$13,356,362.39
HECM Standard			Corporate Advance - Check	9	\$4,254.60
HECM Standard			Insurance - Check	4	\$026.00
HECM Standard			Loan Draft - Check	3	\$054.00
HECM Standard			Refund - Check	1	\$20.00
HECM Standard			Repairs - Check	1	\$111.00
HECM Standard			Taxes - Check	4	\$794.00
HECM Standard			Un-Scheduled Payment - ACH	14	\$13,070.48
HECM Standard			Un-Scheduled Payment - Check	56	\$24,191.93
HECM Standard			Taxes - Check	1	\$5,000.00
HECM Standard			Corporate Advance - Release Check	1	\$80.00
HECM Standard			Scheduled Payment - ACH	22,291	\$12,364,217.71
HECM Standard			Scheduled Payment - Check	4,911	\$2,304,336.19
Grand Total:				43,430	\$59,048,143.93

Figure 9-15: Disbursement Summary Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type
- Payment Plan Type
- Created By
- Created Date (date range)
- Check Date (date range)
- Disbursement Date (date range)
- Disbursement Status
- Cleared
- Payment Stopped

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender Names
- Servicer Names
- Investor Names
- Case Statuses
- Case Sub-statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

The report first displays the criteria selected by the user. Next it displays the following items: Product Type, User ID, Processed By, Disbursement Type, # of Checks, and Check Total.

To generate this report:

Step 1. Click on the **report link** on the left menu and the **Report Search** screen is displayed.

For the selected criteria, the following fields are displayed:

FHA Case#, First Name, Middle Name, Last Name, Suffix, SSN/Tax ID, Address, City, State, Zip Code, Agreement Date, Product Code.

9.6.8 Export FARETS File

This file, First American Real Estate Tax Service (FARETS) tracks delinquent property tax activity on the HECM loan portfolio serviced by HUD. The screenshot of the export file was intentionally left out, because all the data fields within the file are Personally Identifiable Information (PII).

To generate this report:

Step 1. Click the **Export FARETS File** link to get a default file that includes all the tax delinquent properties. If you enter a date range, the exported file will only include tax delinquent properties tracked within this period of time.

Step 2. For the selected criteria, the following fields are displayed: FHA Case #, Borrower Name, Property Address, and Parcel #.

9.6.9 Foreclosure Activity Listing

This report provides a list of loans with various foreclosure activities as specified by the user.

FHA Case #		Loan Skey	Lender Loan #	Case Status	Property Address	Borrower Name	Foreclosure Status	Step Created Date	Step S Date
000-11000000		100000	000-11000000	Assigned	000-11000000 / 000000 / 00000000 / 000000 / 000000	000-11000000	Title Search Received	01/19/2011	02/03/2011
000-11000000		100000	000-11000000	Assigned	000-11000000 / 000000 / 00000000 / 000000 / 000000	000-11000000	Notice of Sale mailed to borrowers / lienholders	12/20/2010	02/10/2011
Grand Total:		Loan Count: 2							

Figure 9-16: Foreclosure Activity Listing Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type
- State
- Foreclosure Status
- Step Scheduled Date (date range)

Step 3. To limit your report if necessary, expand the selection boxes for:

- Case Statuses
- Case Sub-statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

FHA case #, Loan Skey, Investor Loan_#, Case Status, Prop Address, Borrower Name, Servicing Step Description, , Create Date, Schedule Date, and Vendor Name.

9.6.10 HECM Foreclosure

The HECM Foreclosure Report enables authorized users to view the loans in the Servicing Module that have had a Foreclosure timeline created.


		HECM Foreclosure										01/24/2012 4:19:29 PM	
Loan Skey: HECM		Pay Plan Type: Line of Credit		Servicing Status: ALL									
FHA Case #: ALL		Rate Type: ALL											
Product Type: HECM Standard		Case Sub-Status: ALL											
Loan Skey	FHA Case #	Borrower Name	Property Address	Responsible Party	Timeline Status	Servicing Status	Appraised Value	Rate Type	Pay Plan Type	UPB Attorney Name	Last Action	Note	
HECM	HECM	HECM	HECM	HECM	Inactive		\$180,000.00	Monthly	Line of Credit	\$184,096.32			
HECM	HECM	HECM	HECM	HECM	Active	Loan Referred to Commissioner	\$180,000.00	Monthly	Line of Credit	\$184,096.32			
HECM	HECM	HECM	HECM	Joanne CLS-Default	Inactive		\$180,000.00	Monthly	Line of Credit	\$184,096.32			

Figure 9-17: HECM Foreclosure Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Loan Skey
- FHA Case #
- Product Type

- Pay Plan Type
- Rate Type
- Servicing Status

Step 3. To limit your report if necessary, expand the selection box for the following:

- Case Sub Statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

Loan Skey, FHA Case #, Borrower Name, Property Address, Responsible Party, Timeline Status, Servicing Status, Appraised Value, Rate Type, Pay Plan Type, UPB, Attorney Name, Last Action and Note.

9.6.11 Loan Principal Limit Detail

The Loan Principal Limit Detail Report enables authorized users to view the loan balance details for their loans in the Servicing Module, including the current principal limit and the loan balance.

01/24/2012 4:23:11 PM

Loan Principal Limit Detail

As Of: <= 1/24/2012

Case Status: ALL

Product Type: ALL

Case Sub-Status: ALL

Pay Plan Type: ALL

Loan Skey:

Loan Skey	Case Status	FHA Case #	Boarded Date	Funded Date	Current Principal Limit	Principal Balance	Interest Balance	MPP/M Balance	Serv Fee Balance	Loan Balance	Serv Fee Set Aside	Repair Set Aside	First Year Set Aside	Other Set Aside	Credit Line Set Aside	Net Principal Limit
Assigned			06/22/2011	07/30/2007	\$140,276.13	\$166,002.94	\$9,961.94	\$6,241.54	\$1,090.00	\$184,096.32	\$4,774.29	\$0.00	\$0.00	\$0.00	\$0.00	(\$45,592.46)
Grand Total:		Loan Count: 1			\$140,276.13	\$166,002.94	\$9,961.94	\$6,241.54	\$1,090.00	\$184,096.32	\$4,774.29	\$0.00	\$0.00	\$0.00	\$0.00	(\$45,592.46)

DAILY50

*** HUD Serviced Loans Only ***

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Figure 9-18: Loan Principal Limit Detail Report

To generate this report:

Step 5. Click on the **report link** on the left menu and the report search screen will display.

Step 6. To narrow the results of your report, you can filter by:

- Loan Skey
- Product Type
- Pay Plan Type
- As of Date

Step 7. To limit your report if necessary, expand the selection boxes for the following:

- Case Statuses
- Case Sub Statuses
- Alerts

Step 8. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed on the report:

Loan Skey, Case Status, FHA Case #, Boarded Date, Funded Date, Current Principal Limit, Principal Balance, Interest Balance, MIP/PMI Balance, Service Fee Balance, Loan Balance, Service Fee Set Aside, Repair Set Aside, First Year Set Aside, Other Set Aside, Credit Line Set Aside, and Net Principal Limit.

9.6.12 Missing Loan Document Detail

The Missing Loan Document Detail Report enables authorized users to view information about loans that are missing Notes documents or mortgage documents.

01/24/2012 4:52:03 PM

Missing Loan Document Detail

Lender Name: ALL	Case Status: ALL	Property State: Alaska	Mortgage Document Exists: Yes						
Servicer Name: ALL	Case Sub-Status: ALL	Origination Date: ALL							
Investor Name: ALL	Product Type: ALL	Note Document Exists: Yes							
FHA Case #	Loan Skey	Lender Loan #	Product Type	Origination Date	Current Case Status	Borrower Name	Property Address	Note Doc. Exists	Mortgage Doc. Exists
1111111111	756476	1111111111	HECM Standard		Assigned	WILLIAM T. HOLLAND	401 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	04/25/1997	Assigned	WILLIAM T. HOLLAND	401 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	12/08/1998	Assigned	SUSANNE W. PIONEER	515 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	01/29/1999	Assigned	JOHN HARRISON	402 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	03/10/1999	Assigned	ELaine J. Williams	3402 PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	05/03/1999	Assigned	STEPHEN WILSON	1714 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	07/08/1999	Assigned	WILLIAM T. HOLLAND	401 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	04/23/2001	Assigned	CHARLES W. ELLIS	3001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	01/09/2003	Assigned	WALTER R. GRIFFITH	3001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	05/08/2003	Assigned	ERNEST E. GRIFFITH	3001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	06/26/2003	Assigned	CECELIA BURKE	1001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	07/02/2003	Assigned	WILLIAM T. HOLLAND	401 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	10/09/2003	Assigned	ALVIN C. GRIFFITH	1001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	10/09/2003	Assigned	DAVID C. GRIFFITH	1001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	12/12/2003	Assigned	JAMES F. GRIFFITH	3701 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	05/02/2005	Assigned	STELLA C. GRIFFITH	3701 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	11/07/1998	Terminated	JAMES A. GRIFFITH	3701 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	01/22/1999	Terminated	HELEN E. HUNT	1001 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	07/26/1999	Terminated	WILLIAM T. HOLLAND	401 N. PINE, ANCHORAGE, AK 99508	Y	Y
1111111111	756476	1111111111	HECM Standard	09/04/2003	Terminated	WILLIAM T. HOLLAND	401 N. PINE, ANCHORAGE, AK 99508	Y	Y
Grand Total:	Loan Count: 20								

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Figure 9-19: Missing Loan Document Detail Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type
- Property State
- Origination Date (date range)
- Note Document Exists
- Mortgage Document Exists

Step 3. To limit your report if necessary, expand the selection boxes for the following:

- Lender Names

- Servicer Names
- Investor Names
- Case Statuses
- Case Sub-Statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

FHA Case #, Loan Skey, Lender Loan #, Product Type, Origination Date, Current Case Status, Borrower Name, Property Address, Note Doc Exists, and Mortgage Doc Exists.

9.6.13 Needs Custodial Care

The Needs Custodial Care Report enables authorized users to view the specifics or list of Custodial Care information in the Servicing Module.

01/30/2012 9:32:38 PM

Needs Custodial Care

Lender Name: ALL Case Status: ALL
Servicer Name: ALL Case Sub-Status: ALL
Investor Name: ALL Product Type: ALL

Loan Skey	Lender Loan #	FHA Case #	Case Status	Borrower Name	Property Address	Property Condition	Vacancy Date	Date Vacancy Confirmed	Estimated Value	Total Balance
			Assigned				05/02/2011		\$150,000.00	\$182,296.10
			Assigned				05/02/2011		\$225,000.00	\$246,070.92
			Assigned				05/02/2011		\$125,000.00	\$130,424.32
			Assigned				02/07/2011		\$138,000.00	\$157,420.13
			Assigned				05/02/2011		\$170,000.00	\$183,258.47
			Terminated				01/12/2011		\$230,000.00	\$1,790.47
Grand Total:		Loan Count: 6							\$1,038,000.00	\$901,200.41

DAILY323

*** Loans with a Custodial Care Request Date and a Vacancy Date but no Custodial Care Placed Date ***

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Figure 9-20: Needs Custodial Care Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- A Product Type (You can also leave this blank to run a report for all product types).

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender Names
- Servicer Names
- Investor Names
- Case sub-statuses

- Product types

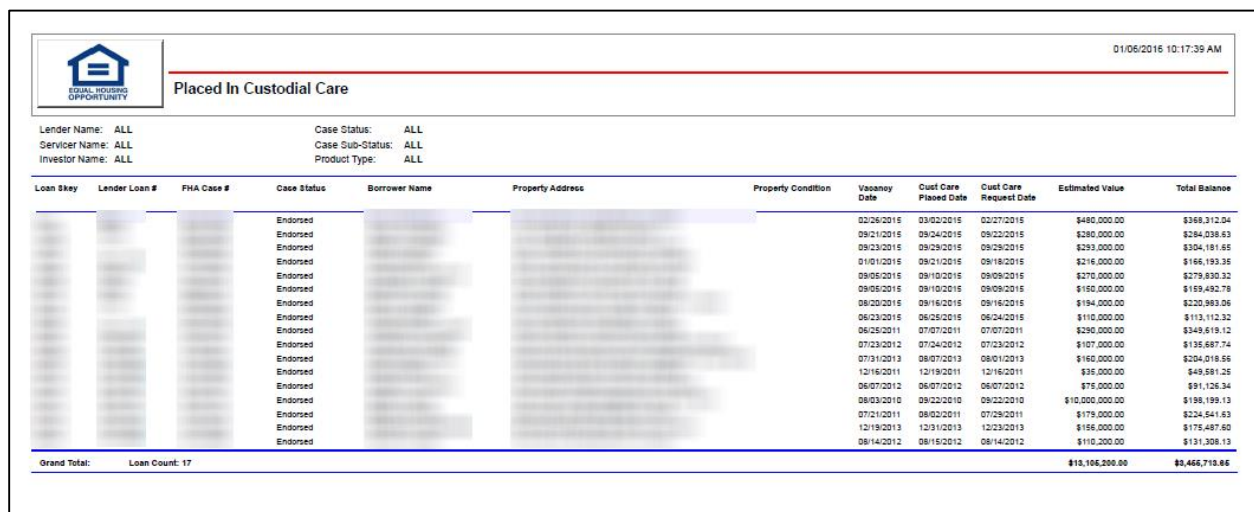
Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

Loan skey number, lender loan number, FHA case number, case status, the name of the borrower, the property address, the property condition (if available), the vacancy date, the date the vacancy was confirmed (if known), the estimated value of the property, and the total balance on the loan, the section of act (SOA), the custodial care request date, the custodial care placed date, the area for custodial property, and the recorded date of deed. The estimated value and total balance are totaled for all records on the report.

9.6.14 Placed In Custodial Care

This report enables users to view certain loans or a list of loans that have been placed in custodial care.



Loan Skey	Lender Loan #	FHA Case #	Case Status	Borrower Name	Property Address	Property Condition	Vacancy Date	Cust Care Placed Date	Cust Care Request Date	Estimated Value	Total Balance
			Endorsed				02/26/2015	03/02/2015	02/27/2015	\$480,000.00	\$369,312.04
			Endorsed				09/21/2015	09/24/2015	09/22/2015	\$280,000.00	\$284,038.63
			Endorsed				09/23/2015	09/29/2015	09/29/2015	\$293,000.00	\$304,181.65
			Endorsed				01/01/2015	09/21/2015	09/18/2015	\$216,000.00	\$166,193.35
			Endorsed				09/05/2015	09/10/2015	09/09/2015	\$270,000.00	\$279,830.32
			Endorsed				09/05/2015	09/10/2015	09/09/2015	\$160,000.00	\$159,492.78
			Endorsed				08/20/2015	09/16/2015	09/16/2015	\$194,000.00	\$220,983.06
			Endorsed				06/23/2015	06/25/2015	06/24/2015	\$110,000.00	\$113,112.32
			Endorsed				06/25/2011	07/07/2011	07/07/2011	\$290,000.00	\$349,619.12
			Endorsed				07/23/2012	07/24/2012	07/23/2012	\$107,000.00	\$135,687.74
			Endorsed				07/31/2013	08/07/2013	08/01/2013	\$160,000.00	\$204,018.66
			Endorsed				12/16/2011	12/19/2011	12/16/2011	\$36,000.00	\$49,591.25
			Endorsed				06/07/2012	06/07/2012	06/07/2012	\$76,000.00	\$91,126.34
			Endorsed				08/03/2010	09/22/2010	09/22/2010	\$10,000,000.00	\$198,199.13
			Endorsed				07/21/2011	08/02/2011	07/29/2011	\$179,000.00	\$224,541.63
			Endorsed				12/19/2013	12/31/2013	12/23/2013	\$166,000.00	\$175,487.80
			Endorsed				08/14/2012	08/16/2012	08/14/2012	\$110,200.00	\$131,308.13
Grand Total: Loan Count: 17										\$13,106,200.00	\$3,466,710.86

Figure 9-21: Placed in Custodial Care Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- A Product Type (You can also leave this blank to run a report for all product types).

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender Names
- Servicer Names
- Investor Names
- Case Statuses
- Case Sub-Statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

Loan Skey number, the lender loan number, the FHA case number, the borrower name, the property address, the date the property was placed in custodial care, the date the property became vacant, the estimate value and total balance, the loan status, the customer care request date, the section of act (SOA), the fee status, the area for custodial property and the recoded date of deed. Estimated value and total balance are totaled for all records on the report.

9.6.15 Release Activity Steps By User

The Release Activity Steps by User Report enables authorized users to view the specifics or list of Release Activity information in the Servicing Module.

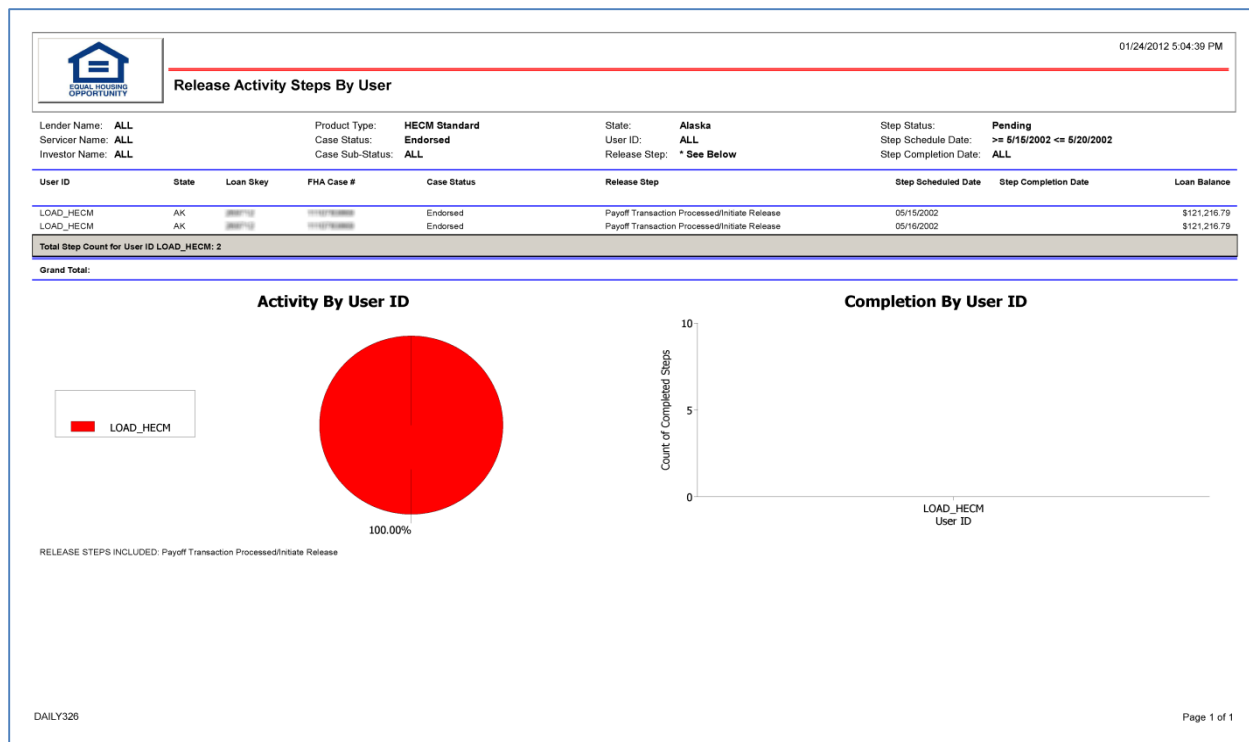


Figure 9-22: Release Activity Steps by User Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type
- State
- User ID
- Release Step
- Step Scheduled Date (Date Range)
- Step Completed Date (Date Range)
- Release Step Status

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender Names
- Servicer Names
- Investor Names
- Case Statuses

- Case Sub-statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed:

Loan Skey, FHA Case #, Product Type, Loan Status, State, Release Step, Step Schedule Date, Step Completion Date, User ID, and Loan Balance.

9.6.16 Subordinations Carried Over Detail

The Subordination Carried Over Detail report enables authorized users to view the specific subordination details or a list of Subordination details and status information for cases in the Servicing Module.

01/24/2012 5:16:15 PM

Subordinations Carried Over Detail

Lender Name: **ALL** Product Type: **HECM Standard** Period: **>= 12/1/2005 <= 12/30/2005**
Servicer Name: **ALL** Case Status: **ALL**
Investor Name: **ALL** Case Sub-Status: **ALL**

FHA Case #	Loan Skey	Lender Loan #	Product Type	Case Status	Borrower Name	Subordination Status	Timeline Status	Pkg Received Scheduled Date	Pkg Received Completed Date	Step Status
281-48802175	4154807		HECM Standard	Endorsed	WOLFE L ADRIAN THOMAS	Approved		04/17/2009	04/17/2009	
281-48802175	4154807		HECM Standard	Endorsed	WOLFE L ADRIAN THOMAS	Approved		04/22/2009	04/17/2009	
281-414802175	441234		HECM Standard	Terminated	WOLFE L ADRIAN THOMAS	Approved		10/24/2006	10/24/2006	
281-414802175	441234		HECM Standard	Terminated	WOLFE L ADRIAN THOMAS	Approved		10/29/2006	10/24/2006	
281-414802175	441234		HECM Standard	Endorsed	WOLFE L ADRIAN THOMAS	Approved		02/06/2008	02/06/2008	
281-414802175	441234		HECM Standard	Endorsed	WOLFE L ADRIAN THOMAS	Approved		02/11/2008	02/06/2008	
281-75847113	5447135		HECM Standard	Terminated	THOMAS L ADRIAN THOMAS	Approved		01/05/2009	01/05/2009	
281-75847113	5447135		HECM Standard	Terminated	THOMAS L ADRIAN THOMAS	Approved		01/10/2009	01/05/2009	
Grand Total:		Loan Count: 8								

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Figure 9-23: Subordinations Carried Over Detail Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type (You can also leave this blank to run a report for all product types).
- Period (Date Range)

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender name
- Servicer name
- Investor Name
- Case Status
- Case Sub-status

- Click the Execute PDF or Execute Excel link.

For the selected criteria, the following fields are displayed:

Product Type, FHA Case #, Loan skey, lender loan number, Borrower Name, Subordination Status, Timeline Status, Package Received Scheduled Date, Package Received Completed Date, and Step Status.

9.6.17 Title Approval Denied

The Title Approval Denied report enables authorized users to view the loans that have the Denied Title Approval step completed in the Claim Type 22 timeline.

01/30/2012 9:35:54 PM

Title Approval Denied

Lender Name: ALL

Case Status: ALL

Denied Step Completed Date: ALL

Servicer Name: ALL

Case Sub-Status: ALL

Investor Name: ALL

Product Type: ALL

FHA Case #	Loan Skey	Lender Loan #	Product Type	Case Status	Borrower Name	Title Pkg Rcvd Completion Date	Pkg Denied Step Completion Date	Prior Servicer	Reason For Denial
			HECM Standard	Assigned		07/21/2011	08/07/2011		
			HECM Standard	Assigned		08/08/2011	10/04/2011		
Grand Total:		Loan Count: 2							

Figure 9-24: Title Approval Denied Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Product Type
- State
- Box #
- Closed Transaction Date Range

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender Names
- Servicer Names
- Investor Names
- Case Statuses
- Case Sub-statuses

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows the following fields:

Lender name, servicer name, investor name, case status, case sub-status, product type, denied step completion date, FAH case #, loan Skey, lender loan #, borrower name, title package received date, package denied completion date, prior servicer and reason for denial.

9.6.18 Transaction Activity

The Transaction Activity Report enables authorized users to view the transaction activities on a specific FHA Case # or list of FHA case numbers with a specific activity type. The transaction activity has a option to select only HUD NSC transactions during Search.

01/24/2012 05:28 PM

Transaction Activity

Transaction Type: ALL
Transaction Category: ALL
Transaction Code: ALL

Case Status: ALL
Case Sub-Status: ALL
Loan Skey:
FHA Case #: ALL

Product Type: ALL
Transaction Date: >= 5/29/2011 <= 6/31/2011

Loan Skey FHA Case #	Trans Date ET Date	Transaction Category	Trans Code Transaction Description	Principal Amt	Interest Amt	MIP/PMI Amt Claim Amt	Service Fee Amt	Taxes & Ins Withheld Amt	Serv Fee Set Aside Amt	First Year Set Aside Amt	Repeat Set Aside Amt	Corp Adv Amt Oth Set Aside Amt	Prin Line Amt Credit Line Amt	Unsch CL Disb Int & MIP/PMI Amt	Total Trans Amt Created By Post Status Create Date
<input type="text"/>	05/31/2011	Principal Limit	PL-GROW Principal Limit - Growth	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$204.61	\$0.00	\$204.61 SysMktvEnd Posted 07/01/2011 11:51:01 AM
<input type="text"/>	05/31/2011	Monthly Accruals	MTM-INT-MIP-SF Monthly Int, MIP Accrual & SF	\$0.00	\$141.83	\$55.84	\$35.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$232.67 SysMktvEnd Posted 07/01/2011 11:59:08 AM
Totals	Transaction Count: 2	Loan Count: 1		\$0.00	\$141.83	\$55.84	\$35.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$204.61	\$0.00	\$437.28

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*** HUD Serviced Loans Only ***

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Figure 9-25: Transaction Activity Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Loan Skey or FHA Case # (At least one is required)
- Product Type
- Transaction Date (Required; cannot exceed 30 days)

Step 3. To limit your report if necessary, expand the selection boxes for:

- Transaction Types
- Transaction Categories
- Transactions Codes
- Case Statuses
- Case Sub-Statuses

- Alerts

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows the following fields:

Transaction type, transaction category, transaction code, case status, case sub-status, loan skey, FHA case #, product type, transaction date specified, loan skey, FHA case #, trans date, effective date, principal amount, interest amount, MIP amount, claim amount, service fee amount, taxes and insurance withheld, service fee set aside amount, first year set aside amount, repair set aside amount, corporate advance amount, other set aside amount, principal limit amount, credit line amount, unscheduled CL disb, int and MIP amt, total transaction amount, post status, create date, create by.

9.6.19 HUD Monthly Count

The HUD Monthly Count Report enables authorized users to view the monthly loan count by category.

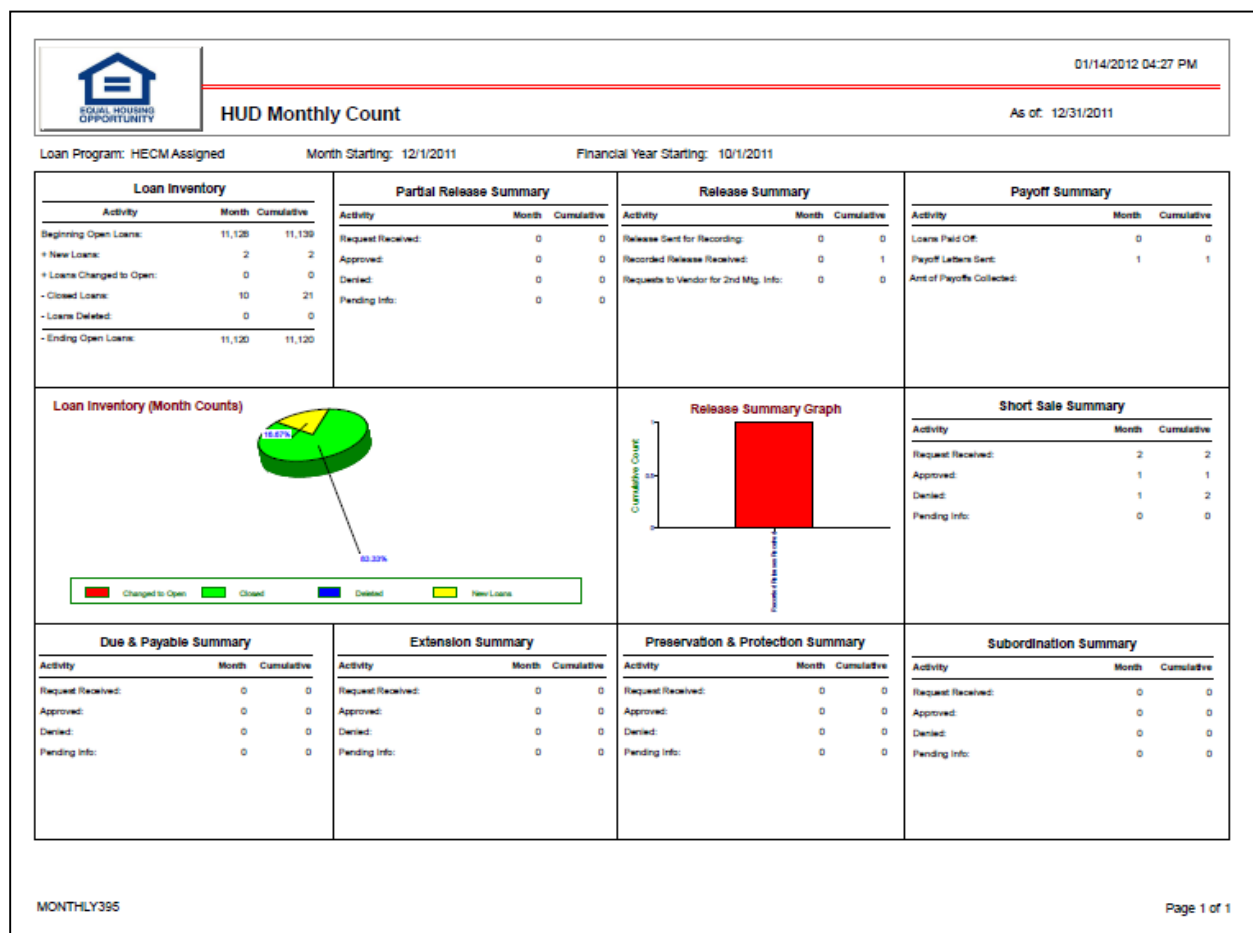


Figure 9-26: HUD Monthly Count Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Selecting a month in **Reporting Period**
- Selecting a Loan Program as HECM Assigned

Step 3. Click the **Execute PDF** link.

For the selected criteria, the following information is displayed:

The loan count information by activity, monthly and cumulative (for the fiscal year) and for current month, the following sections: Loan Inventory, Partial Release Summary, Release Summary, Payoff Summary, Due & Payable Summary, Extension Summary, and Preservation & Protection Summary.

The Loan Inventory (Month Counts) is displayed as a pie chart and Release Summary is displayed as a bar graph.

9.6.20 HUD Monthly Director Report – HECM Assigned Detail

This report enables the authorized user to view the detailed report for HECM Assigned loans month by month for a period during the selected fiscal year.

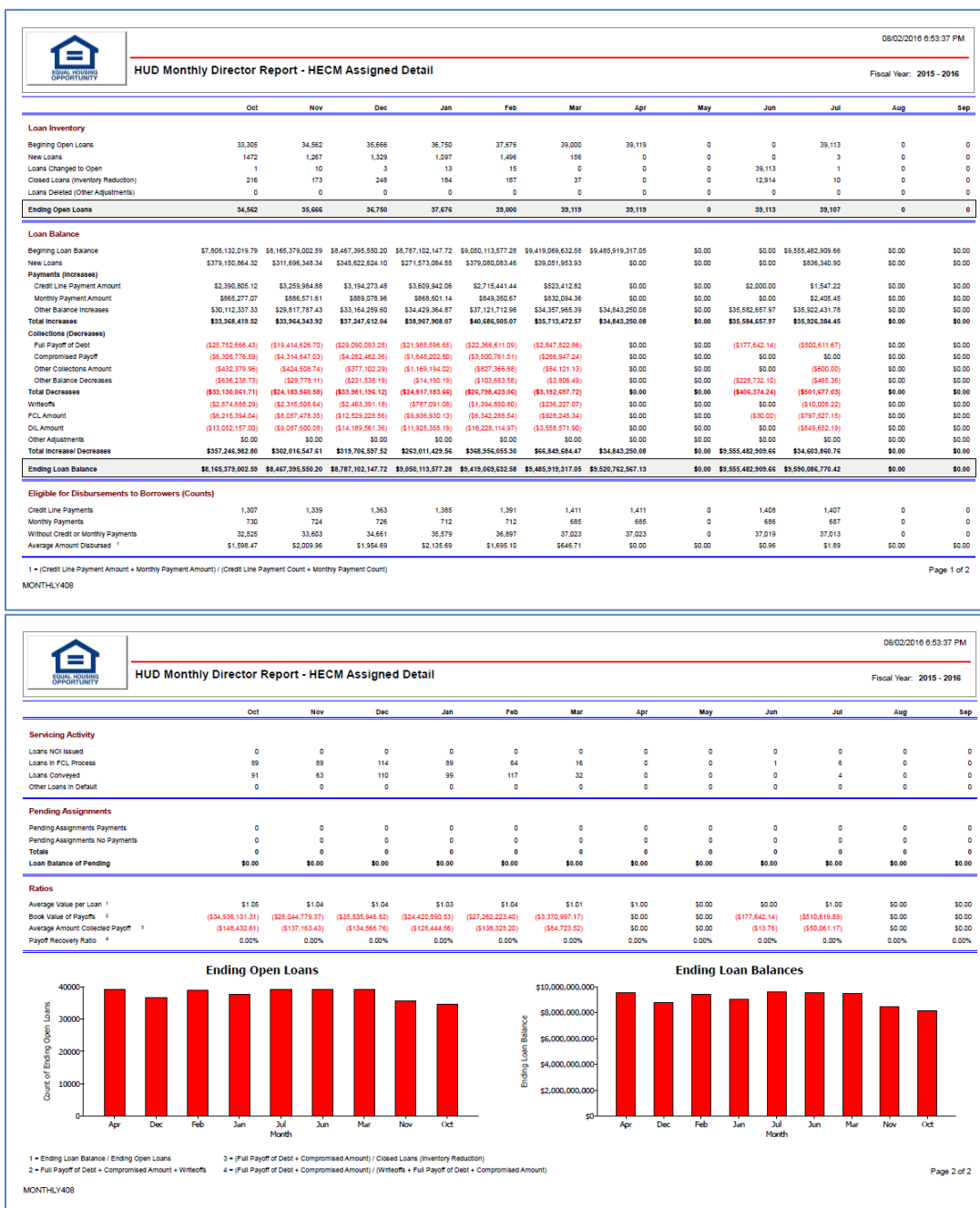


Figure 9-27: HUD Monthly Director Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. Select a year in the **Fiscal Year** dropdown.
- Step 3. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows the following fields:

- For Loan Inventory: Beginning Open Loans, New Loans, Loans Changed to Open, Closed Loans (Inventory Reduction), and Loans Deleted (Other Adjustments).
- For Loan Balance: Beginning Loan Balance, New Loans, Payments – Increases (Credit Line Payment Amount, Monthly Payment Amount and Other Balance Increases), Total Increases, Collections – Decreases (Full Payoff of Debt, Compromised Payoff, Other Collections Amount, and Other Balance Decreases). Total Decreases (Write-offs, FCL Amount, DIL Amount, and Other Adjustments), and Total Increase/ Decreases.
- For Eligible for Disbursements to Borrowers (Counts): Credit Line Payments, Monthly Payments, Without Credit or Monthly Payments, and Average Amount Disbursed.
- For Servicing Activity: Loans NOI Issued, Loans in FCL Process, Loans Conveyed, and Other Loans in Default.
- For Pending Assignments: Pending Assignments Payments, Pending Assignments No Payments, Totals, and Loan Balance of Pending.
- For Ratios: Average Value per Loan, Book Value of Payoffs, and Payoff Recovery Ratio.
- The Ending Open Loans and Ending Open Loans are summarized with graph of column.

9.6.21 Month-End Trial Balance Detail

This report enables authorized users to view the detailed information on month-end trial loan balance.

01/24/2012 5:47:00 PM

Month-End Trial Balance Detail

Reporting Period: December 2011

Product Type: ALL
Case Status: ALL
Case Sub-Status: ALL

Loan Key	Case Status	FHA Case #	Borrower Last Name	Prop. State	Prev. Int. Rate	Margin	Funded Date	Prior Month Loan Balance	Current Month										Ending Loan Balance
									Loan Setup Amount	Scheduled Disbursements	Unscheduled Disbursements	Partial Repayments	MP/PAID	Service Fee	CCP Fee	Interest	Payoffs	Writeoffs	
188	Assigned	01-188-1888	AL-1888	AL	1.320%	1.200%	02/26/2001	\$46,767.89	\$0.00	\$0.00	\$0.00	\$0.00	\$27.65	\$30.00	\$0.00	\$12.94	\$0.00	\$0.00	\$46,825.29
489	Entered	01-489-1888	AL-489888	AL	1.320%	1.200%	07/03/2001	\$77,802.01	\$0.00	\$0.00	\$0.00	\$0.00	\$22.33	\$30.00	\$0.00	\$80.36	\$0.00	\$0.00	\$77,940.70
489	Entered	01-489-1888	AL-489888	AL	1.320%	1.200%	07/03/2001	\$107,419.52	\$0.00	\$0.00	\$0.00	\$0.00	\$44.70	\$30.00	\$0.00	\$118.10	\$0.00	\$0.00	\$107,612.48
588	Assigned	01-588-1888	AL-588888	AL	1.620%	1.500%	08/16/2002	\$63,684.04	\$0.00	\$0.00	\$500.00	\$0.00	\$26.88	\$30.00	\$0.00	\$86.43	\$0.00	\$0.00	\$64,287.19
588	Assigned	01-588-1888	AL-588888	AL	1.620%	1.500%	08/30/2003	\$63,622.39	\$0.00	\$0.00	\$0.00	\$0.00	\$26.63	\$30.00	\$0.00	\$86.32	\$0.00	\$0.00	\$64,058.95
588	Assigned	01-588-1888	AL-588888	AL	1.620%	1.500%	11/21/2003	\$67,886.04	\$0.00	\$0.00	\$0.00	\$0.00	\$36.54	\$30.00	\$0.00	\$118.39	\$0.00	\$0.00	\$68,061.97
588	Assigned	01-588-1888	AL-588888	AL	1.620%	1.500%	02/17/2004	\$69,728.28	\$0.00	\$0.00	\$0.00	\$0.00	\$29.05	\$30.00	\$0.00	\$94.13	\$0.00	\$0.00	\$69,952.47
588	Assigned	01-588-1888	AL-588888	AL	1.620%	1.500%	03/30/2004	\$69,626.10	\$0.00	\$0.00	\$0.00	\$0.00	\$30.01	\$30.00	\$0.00	\$126.39	\$0.00	\$0.00	\$69,875.50
588	Entered	01-588-1888	AL-588888	AL	1.620%	1.500%	06/23/2005	\$144,966.52	\$0.00	\$0.00	\$0.00	\$0.00	\$65.40	\$25.00	\$0.00	\$166.12	\$0.00	\$0.00	\$145,247.05
588	Entered	01-588-1888	AL-588888	AL	1.620%	1.500%	11/30/2004	\$84,785.78	\$0.00	\$0.00	\$0.00	\$0.00	\$35.33	\$30.00	\$0.00	\$114.48	\$0.00	\$0.00	\$84,965.54
588	Assigned	01-588-1888	AL-588888	AL	1.620%	1.500%	01/20/2005	\$88,407.50	\$0.00	\$0.00	\$0.00	\$0.00	\$36.84	\$30.00	\$0.00	\$119.35	\$0.00	\$0.00	\$88,593.69
588	Entered	01-588-1888	AL-588888	AL	1.620%	1.500%	04/12/2006	\$87,147.43	\$0.00	\$0.00	\$0.00	\$0.00	\$37.85	\$30.00	\$0.00	\$90.84	\$0.00	\$0.00	\$87,387.78
588	Entered	01-588-1888	AL-588888	AL	1.620%	1.500%	05/14/2007	\$40,261.87	\$0.00	\$0.00	\$0.00	\$0.00	\$16.69	\$30.00	\$0.00	\$54.08	\$0.00	\$0.00	\$40,382.64
588	Assigned	01-588-1888	AL-588888	AL	1.498%	1.250%	05/05/2008	\$63,598.18	\$0.00	\$0.00	\$0.00	\$0.00	\$34.97	\$25.00	\$0.00	\$104.84	\$0.00	\$0.00	\$64,158.79
588	Assigned	01-588-1888	AL-588888	AL	1.510%	1.500%	11/17/2008	\$148,783.34	\$0.00	\$0.00	\$0.00	\$0.00	\$61.96	\$30.00	\$0.00	\$187.12	\$0.00	\$0.00	\$149,054.42
588	Assigned	01-588-1888	AL-588888	AL	1.510%	1.750%	07/30/2008	\$152,785.36	\$0.00	\$0.00	\$0.00	\$0.00	\$65.33	\$30.00	\$0.00	\$206.82	\$0.00	\$0.00	\$153,298.61
588	Entered	01-588-1888	AL-588888	AL	2.760%	2.750%	03/04/2009	\$385,480.00	\$0.00	\$0.00	\$0.00	\$0.00	\$160.82	\$35.00	\$0.00	\$886.62	\$0.00	\$0.00	\$386,570.24
588	Entered	01-588-1888	AL-588888	AZ	2.020%	1.600%	04/08/1989	\$2,583.84	\$0.00	\$0.00	\$0.00	\$0.00	\$1.08	\$25.00	\$0.00	\$4.35	\$0.00	\$0.00	\$2,614.27
588	Entered	01-588-1888	AL-588888	AZ	1.790%	1.600%	06/10/1989	\$165.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07	\$25.00	\$0.00	\$0.25	\$0.00	\$0.00	\$165.71
588	Assigned	01-588-1888	AL-588888	AZ	1.120%	1.000%	06/21/2007	\$149,773.45	\$0.00	\$0.00	\$0.00	\$0.00	\$62.41	\$30.00	\$0.00	\$136.19	\$0.00	\$0.00	\$150,000.00
588	Assigned	01-588-1888	AL-588888	AZ	1.120%	1.000%	07/30/2007	\$183,813.17	\$0.00	\$0.00	\$0.00	\$0.00	\$76.59	\$30.00	\$0.00	\$171.58	\$0.00	\$0.00	\$184,084.32
588	Entered	01-588-1888	AL-588888	AZ	1.620%	1.500%	12/20/2007	\$117,731.80	\$0.00	\$0.00	\$0.00	\$0.00	\$49.08	\$30.00	\$0.00	\$168.88	\$0.00	\$0.00	\$118,044.92
588	Entered	01-588-1888	AL-588888	AZ	1.120%	1.000%	10/31/2007	\$152,987.29	\$0.00	\$0.00	\$0.00	\$0.00	\$65.83	\$30.00	\$0.00	\$113.86	\$0.00	\$0.00	\$153,296.96
588	Entered	01-588-1888	AL-588888	AZ	1.120%	1.000%	11/05/2007	\$155,364.89	\$0.00	\$0.00	\$0.00	\$0.00	\$66.41	\$30.00	\$0.00	\$126.37	\$0.00	\$0.00	\$155,627.67
588	Entered	01-588-1888	AL-588888	AZ	1.620%	1.500%	11/30/2007	\$208,670.71	\$0.00	\$0.00	\$0.00	\$0.00	\$86.95	\$30.00	\$0.00	\$281.71	\$0.00	\$0.00	\$209,074.37
588	Entered	01-588-1888	AL-588888	AZ	1.120%	1.000%	01/03/2008	\$182,498.13	\$0.00	\$0.00	\$0.00	\$0.00	\$65.19	\$30.00	\$0.00	\$179.63	\$0.00	\$0.00	\$182,743.95
588	Entered	01-588-1888	AL-588888	AZ	1.870%	1.750%	04/20/2008	\$162,653.80	\$0.00	\$0.00	\$0.00	\$0.00	\$42.77	\$30.00	\$0.00	\$169.87	\$0.00	\$0.00	\$163,046.34
588	Entered	01-588-1888	AL-588888	AR	1.120%	1.000%	11/15/2007	\$4,047.37	\$0.00	\$0.00	\$100,000.00	\$0.00	\$26.30	\$30.00	\$0.00	\$59.01	\$0.00	\$0.00	\$104,167.73
588	Entered	01-588-1888	AL-588888	CA	1.880%	1.600%	03/05/1982	\$188.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.08	\$25.00	\$0.00	\$0.30	\$0.00	\$0.00	\$216.08
588	Entered	01-588-1888	AL-588888	CA	1.870%	1.600%	03/31/1984	\$1,477.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.62	\$25.00	\$0.00	\$2.32	\$0.00	\$0.00	\$1,505.82
588	Entered	01-588-1888	AL-588888	CA	1.870%	1.600%	02/18/1984	\$27.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.14	\$30.00	\$0.00	\$0.51	\$0.00	\$0.00	\$36.27
588	Entered	01-588-1888	AL-588888	CA	1.320%	1.200%	02/09/2001	\$205,446.91	\$0.00	\$0.00	\$0.00	\$0.00	\$106.44	\$30.00	\$0.00	\$280.89	\$0.00	\$0.00	\$205,864.34
588	Entered	01-588-1888	AL-588888	CA	1.120%	1.000%	04/02/2007	\$318,312.12	\$0.00	\$0.00	\$0.00	\$0.00	\$132.63	\$30.00	\$0.00	\$287.09	\$0.00	\$0.00	\$318,771.94
588	Entered	01-588-1888	AL-588888	CA	1.620%	1.500%	04/03/2007	\$11,586.34	\$0.00	\$0.00	\$0.00	\$0.00	\$46.40	\$30.00	\$0.00	\$150.81	\$0.00	\$0.00	\$11,796.44
588	Entered	01-588-1888	AL-588888	CA	2.020%	1.600%	04/26/1984	\$177,011.41	\$0.00	\$0.00	\$0.00	\$0.00	\$73.75	\$30.00	\$0.00	\$287.87	\$0.00	\$0.00	\$177,433.13
588	Entered	01-588-1888	AL-588888	CA	1.120%	1.000%	06/06/2007	\$238,360.16	\$0.00	\$0.00	\$0.00	\$0.00	\$86.73	\$30.00	\$0.00	\$223.42	\$0.00	\$0.00	\$238,716.29
588	Entered	01-588-1888	AL-588888	CA	2.870%	2.750%	01/20/2008	\$12,369.28	\$0.00	\$0.00	\$0.00	\$0.00	\$130.15	\$30.00	\$0.00	\$747.08	\$0.00	\$0.00	\$13,281.46
588	Entered	01-588-1888	AL-588888	CA	1.620%	1.500%	01/30/2007	\$154,213.10	\$0.00	\$0.00	\$0.00	\$0.00	\$65.60	\$30.00	\$0.00	\$181.19	\$0.00	\$0.00	\$154,480.21
588	Entered	01-588-1888	AL-588888	CA	1.320%	1.200%	02/06/1988	\$76,885.93	\$0.00	\$0.00	\$0.00	\$0.00	\$32.08	\$30.00	\$0.00	\$84.68	\$0.00	\$0.00	\$77,132.69
MONTHLY140																			
*** HUD Serviced Loans Only ***																			
Results do not include loans paid off in prior months.																			
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01/24/2012 5:47:00 PM

Month-End Trial Balance Detail

Reporting Period: December 2011

Product Type: ALL
Case Status: ALL
Case Sub-Status: ALL

Loan Key	Case Status	FHA Case #	Borrower Last Name	Prop. State	Prev. Int. Rate	Margin	Funded Date	Prior Month Loan Balance	Current Month										Ending Loan Balance		
									Loan Setup Amount	Scheduled Disbursements	Unscheduled Disbursements	Partial Repayments	MP/PAID	Service Fee	CCP Fee	Interest	Payoffs	Writeoffs			
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	03/18/2003	\$102,086.63	\$0.00	\$0.00	\$0.00	\$0.00	\$42.54	\$30.00	\$0.00	\$137.82	\$0.00	\$0.00	\$102,267.19		
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	05/20/2003	\$169,425.18	\$0.00	\$0.00	\$0.00	\$0.00	\$70.59	\$30.00	\$0.00	\$228.72	\$0.00	\$0.00	\$169,725.09		
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	05/20/2003	\$169,262.23	\$0.00	\$0.00	\$0.00	\$0.00	\$70.69	\$30.00	\$0.00	\$228.95	\$0.00	\$0.00	\$169,661.54		
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	12/05/2003	\$134,727.20	\$0.00	\$0.00	\$0.00	\$0.00	\$56.14	\$30.00	\$0.00	\$181.88	\$0.00	\$0.00	\$134,965.02		
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	03/30/2004	\$151,359.61	\$0.00	\$0.00	\$0.00	\$0.00	\$63.31	\$30.00	\$0.00	\$205.12	\$0.00	\$0.00	\$151,625.04		
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	01/31/2005	\$167,626.54	\$0.00	\$0.00	\$0.00	\$0.00	\$64.64	\$30.00	\$0.00	\$145.30	\$0.00	\$0.00	\$167,846.08		
10108	Assigned	01-10108-1888	AL-10108	WY	1.620%	1.500%	08/13/2005	\$168,711.22	\$0.00	\$0.00	\$0.00	\$0.00	\$64.62	\$30.00	\$0.00	\$144.58	\$0.00	\$0.00	\$168,935.43		
Grand Total:									Loan Count: 12,838	\$1,920,160,407.74	\$0.00	\$0.00	\$161,028.00	\$0.00	\$800,266.44	\$172,862.80	\$0.00	\$2,768,881.05	(\$193,347.73)	\$0.00	\$1,824,804,866.96

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*** HUD Serviced Loans Only ***
Results do not include loans paid off in prior months.

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Step 2. To narrow the results of your report, you can filter by product type or reporting period:

- Select a month from **Reporting Period** dropdown.
- If necessary, select the checkbox for **Exclude Loans Paid-Off in Prior Months**.
- If necessary, limit your selection by choosing case statuses and sub-status.

Step 3. Click the **Execute PDF** or **Execute Excel** link.

The report displays the selected the names of product type, case status and case sub-statuses, and the following information: Loan Skey, Case Status, FHA Case, #Borrower Last Name, Prop. State, Prev. Int. Rate, Margin, Funded Date, Prior Month Loan Balance.

The report displays the following information for the current month:

Loan Setup Amount, Scheduled Disbursements, Unscheduled Disbursements, Partial Repayments, MIP/PMI, Service Fee, COP Fee, Interest, Payoffs, Write-offs, and Ending Loan Balance.

9.6.22 Monthly Activity Detail

This report enables authorized users to view the detailed information on monthly activities of the loans queried.

Servicing Type	Servicing Step	Completion Date	Loan Skey	Lender Loan #	FHA Case #	Borrower	Property Address	Property State
Extension - Claim Filing	Submit Extension Request for Time	12/11/2011						AL
Totals For Extension - Claim Filing: 1								
Loss Mitigation - Short Sale	Initiate Short Sale Process	12/16/2011						AZ
Loss Mitigation - Short Sale	Initiate Short Sale Process	12/20/2011						AZ
Totals For Loss Mitigation - Short Sale: 2								
Subordination	Request for Subordination Received	12/06/2011						AL
Subordination	Request for Subordination Received	12/26/2011						AL
Subordination	Request for Subordination Received	12/06/2011						AL
Subordination	Request for Subordination Received	12/27/2011						AL
Subordination	Request for Subordination Received	12/28/2011						AL
Totals For Subordination: 6								

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Completed Steps for: 'Request for Subordination Received', 'Submit Extension Request for Time', 'Send Due Payable Request', 'Submit Request to Exceed Fees', 'Request for Partial Release Rec'd', 'Short Sale Process Initiated'

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Figure 9-29: Monthly Activity Detail Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. To narrow the results of your report, you can filter by:
- Select a month as desired from the **Reporting Period** dropdown list.
- Step 3. Click the **Execute PDF** link.

9.6.24 Monthly Portfolio Activity

This report provides authorized users with monthly portfolio activities on the active loan inventory and the active loan balance in a fiscal year.

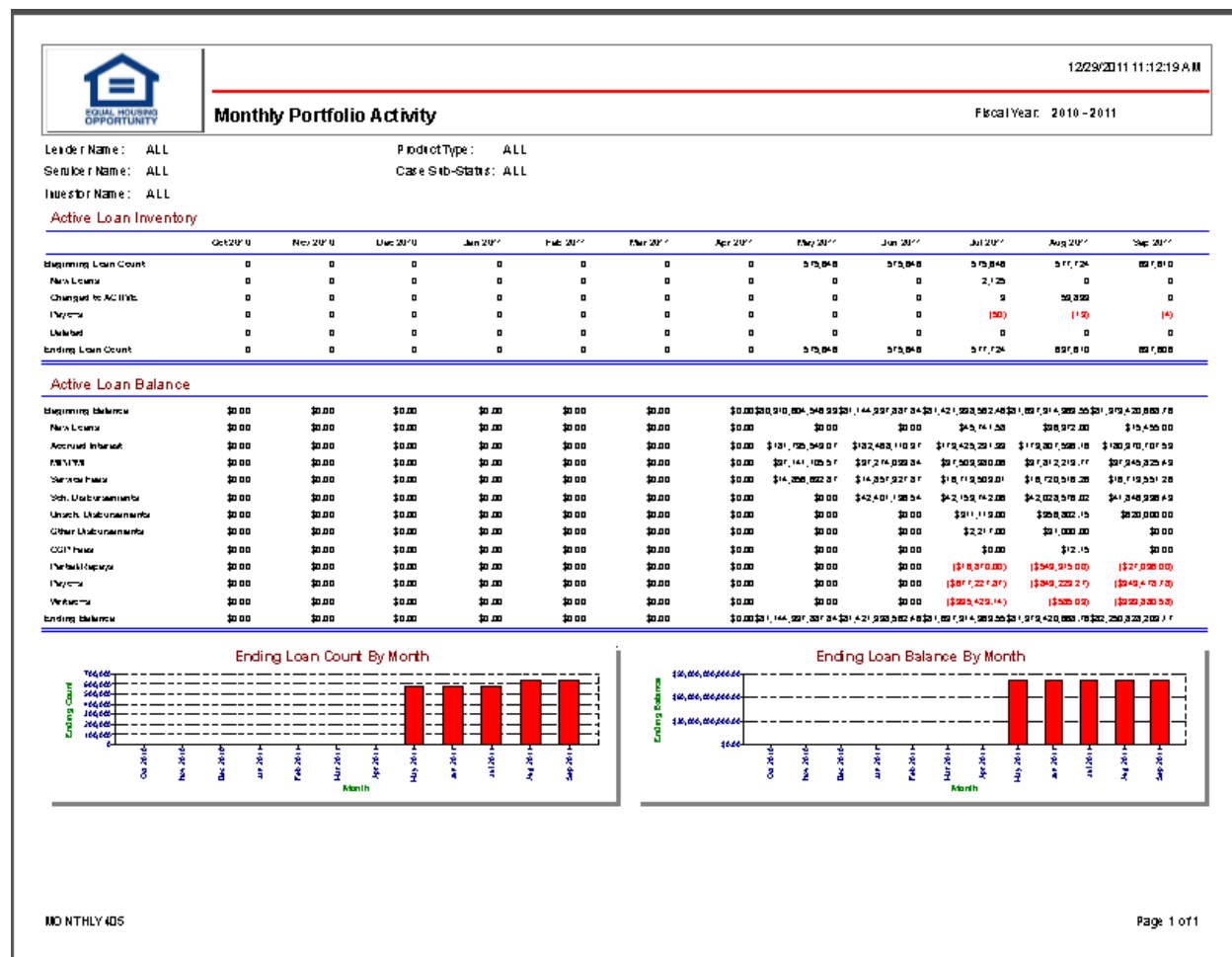


Figure 9-31: Monthly Portfolio Activity Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Select a fiscal year

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender names
- Servicer names
- Investor names
- Case sub-statuses
- Product types

Step 4. Click the **Execute PDF** link.


9.7 Management and Budgetary Reports

The following Management and Budgetary reports are available:

- Monthly Cohort Summary
- Monthly Portfolio Activity
- Monthly Statistical Summary
- Repayment Plan (This is part of Daily Reports)

9.7.1 Monthly Cohort Summary

The Monthly Cohort Summary Report enables authorized users to view the detailed loan count, maximum claim amount for all the cohort years, current fiscal year and the current reporting month.

		12/29/2011 12:35:29 PM						
		Cohort Summary Report						
Reporting Period: November 2011								
Cumulative Through 11/30/2011			Fiscal Year 10/01/2011 - 09/30/2012			Month of 11/30/2011		
Cohort Year	Loans	Max Claim Amount	Loans	Max Claim Amount	Average Per Loan	Loans	Max Claim Amount	Outstanding Balance
1990	130	\$10,919,968.00	0	\$0.00	\$0.00	55	\$4,461,500.00	\$151,559.91
1991	333	\$32,559,350.00	0	\$0.00	\$0.00	116	\$11,001,850.00	\$607,915.08
1992	868	\$84,364,600.00	0	\$0.00	\$0.00	330	\$32,335,175.00	\$2,177,066.69
1993	1,651	\$161,386,475.00	0	\$0.00	\$0.00	639	\$61,487,625.00	\$4,086,460.44
1994	2,903	\$300,785,450.00	0	\$0.00	\$0.00	1183	\$121,035,650.00	\$7,113,884.01
1995	3,705	\$390,098,388.00	0	\$0.00	\$0.00	1664	\$170,947,379.00	\$14,710,033.62
1996	3,289	\$339,138,907.00	0	\$0.00	\$0.00	1405	\$143,597,017.00	\$12,187,060.79
1997	4,830	\$507,241,941.00	0	\$0.00	\$0.00	1979	\$204,150,495.00	\$23,675,380.82
1998	7,548	\$804,359,475.00	0	\$0.00	\$0.00	3249	\$343,365,564.00	\$69,802,269.49
1999	7,685	\$903,458,844.00	0	\$0.00	\$0.00	3178	\$366,034,684.00	\$89,723,604.15
2000	6,564	\$817,577,738.00	0	\$0.00	\$0.00	3128	\$382,307,999.00	\$110,473,968.72
2001	7,708	\$1,081,191,831.00	0	\$0.00	\$0.00	3939	\$541,575,163.00	\$185,855,625.63
2002	12,909	\$1,951,280,337.00	0	\$0.00	\$0.00	7419	\$1,108,338,120.00	\$431,908,197.11
2003	17,859	\$2,960,538,204.00	0	\$0.00	\$0.00	10297	\$1,704,584,143.00	\$813,849,073.86
2004	37,153	\$6,751,068,411.00	0	\$0.00	\$0.00	24705	\$4,436,399,420.00	\$2,289,465,501.50
2005	42,075	\$8,646,157,778.00	0	\$0.00	\$0.00	32259	\$6,589,908,375.00	\$4,008,266,232.60
2006	73,915	\$17,376,415,638.00	0	\$0.00	\$0.00	63686	\$14,922,482,507.00	\$9,236,846,221.13
2007	104,137	\$23,820,657,453.00	0	\$0.00	\$0.00	95895	\$21,850,186,119.00	\$13,417,076,354.77
2008	109,574	\$23,667,606,952.00	0	\$0.00	\$0.00	103303	\$22,156,995,366.00	\$13,957,634,107.23
2009	112,617	\$29,563,916,433.00	0	\$0.00	\$0.00	107908	\$28,168,828,354.00	\$17,422,467,557.02
2010	78,259	\$20,805,415,589.00	0	\$0.00	\$0.00	76493	\$20,275,254,575.00	\$12,446,863,203.21
2011	44,832	\$11,314,263,746.00	0	\$0.00	\$0.00	44684	\$11,269,955,946.00	\$6,200,483,316.75
Grand Total:			0	\$0.00		587,514	\$134,865,233,026.00	\$80,742,424,594.53
TOTAL GI FUND:			0	\$0.00		511,021	\$114,589,978,451.00	\$68,295,561,391.32
TOTAL MMI FUND:			0	\$0.00		76,493	\$20,275,254,575.00	\$12,446,863,203.21

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Figure 9-32: Monthly Cohort Summary Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. To narrow the results of your report, you can filter by:
 - Selecting a month and year from the **Reporting Period** dropdown box (the current month end is defaulted as the reporting period).

Step 3. Click the **Execute PDF** or **Execute Excel** link.

For the reporting period you selected, this report shows: The cumulative number of loans, the maximum claim amount, for each of the cohort year until the fiscal year; the number of loans, the maximum claim amount, and average per loan for the fiscal year; and the number of loans, the maximum claim amount, and outstanding balance for the current reporting month. For each of these time frames, the report totals each of these amounts and segregates by the fund code.

9.7.2 Monthly Portfolio Activity

The Monthly Portfolio Activity Report enables authorized users to view the detailed loan count and loan balance for each month for the selected fiscal year.

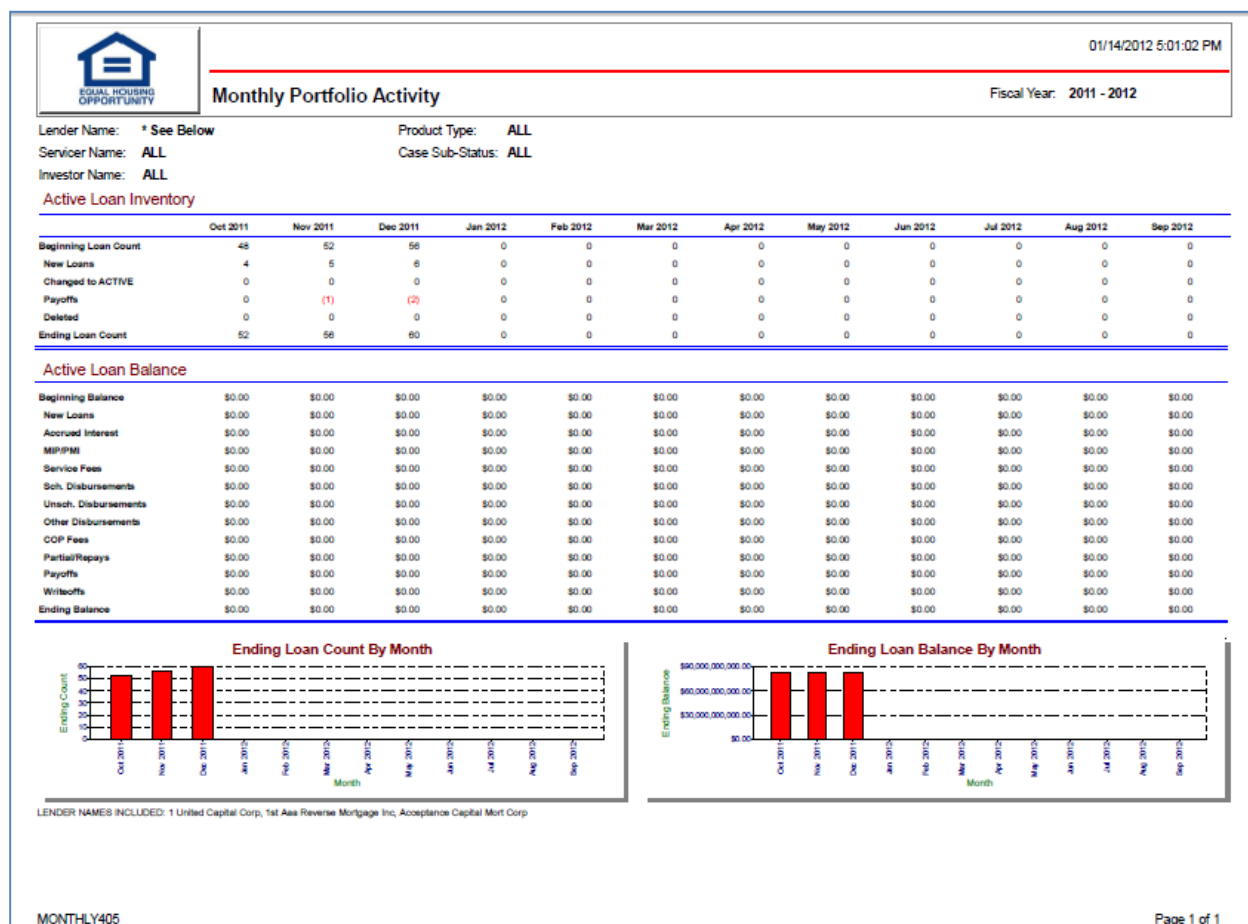


Figure 9-33: Monthly Portfolio Activity Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. Select a fiscal year from the dropdown box.

Step 3. To limit your report if necessary, expand the selection boxes for:

- Lender names
- Servicer names
- Investor names
- Case sub-statuses

- Product types

Step 4. Click the **Execute PDF** link.


For the fiscal year you selected, the following data is displayed for each month:

- For Active Loan Inventory (counts): Beginning Loan Count, New Loans, Changes to Active, Payoffs, Deleted, and Ending Loan Count.
- For Active Loan Balance (amounts): Beginning Balance, New Loans, Accrued Interest, MIP Service Fee, Scheduled Disbursements, Unscheduled Disbursements, Other Disbursements, and COP Fees.
- Partial Repays
- Payoffs
- Write Offs
- Ending Balance

In addition, a bar chart is displayed to show the changes for each month for the loan count and loan balance.

9.7.3 Monthly Statistical Summary

The Monthly Statistical Summary Report enables authorized users to view by each pay plan the detailed loan count, maximum claim amount for the current fiscal year, the current reporting month, and the cumulative numbers up to the current fiscal year.

		12/29/2011 10:59:19 AM							
		Monthly Statistical Summary							
Reporting Period: November 20 11									
Pay Plan Type	Cumulative Through 11/30/20 11			Fiscal Year 100 1/20 11 - 09/30/20 12			Month of 11/30/20 11		
	Loan c	Max Claim Amount	Average Per Loan	Loan c	Max Claim Amount	Average Per Loan	Loan c	Max Claim Amount	Outstanding Balance
Modified Tenure	26,525	\$6,870,100,768.00	\$256,119.05	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Tenure	18,582	\$4,362,119,815.00	\$235,364.21	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Line of Credit	556,547	\$133,380,560,437.00	\$222,287.56	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Modified Term	25,802	\$5,751,772,954.00	\$224,951.07	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Term	9,483	\$1,815,208,627.00	\$201,876.13	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Grand Total:	630,943	\$152,280,326,311.00	\$223,777.67	0	\$0.00	\$0.00	0	\$0.00	\$0.00

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Figure 9-34: Monthly Statistical Summary Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. Select the following criteria:

- Select a month and year from the **Reporting Period** dropdown box (the current month end is defaulted as the reporting period)

Step 3. Click the **Execute PDF** or **Execute Excel** link.

For the reporting period you selected, this report displays:

For each type of pay plan, the number of loans on that pay plan, the maximum claim amount, and the average per loan.

These amounts are shown based on cumulative totals through the end of the month you selected, the current fiscal year, and the month itself (also displays the outstanding loan balance). For each of these time frames, the report totals each of these amounts.

9.7.4 Repayment Plan

The Repayment Plan Report enables authorized users to view the repayment plan details on all loans, regardless of case status.

Repayment Plan Report																	06/23/2015 3:22:53 PM
Pha Case No	Loan Skye	Case Status	Case Sub Status	Create Date	Product Type	Service Name	Service Mortgage No	Repayment Status	Total Arrears	Monthly Surplus Income	Repayment Term	Monthly Payment	Next Due Date	Payments Remaining	Hardship Experienced	Repayment Start Date	Repayment End Date
0115045750	323	Endorsed	Due & Payable	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Active	\$65,000.00	\$55,000.00	60	75,000.00	07/01/2015	58	Yes	06/01/2015	10/01/2016
0115045881	324	Assigned	Bankruptcy/Chapter 13	06/17/2015	HRCM Standard	NCWD Management Consulting LLC	9999999990	Completed	\$1,000.00	\$4,000.00	60	\$1,500.00	07/01/2015	0	No	06/01/2015	11/30/2016
0115103689	369	Endorsed	CT 21 - DL/PCL	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Inactive	\$4,000.00	\$2,000.00	60	\$1,000.00	07/02/2015	56	Yes	06/01/2015	06/25/2015
0115103689	369	Endorsed	CT 21 - DL/PCL	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Inactive	\$2,000.00	\$5,000.00	60	\$100.00	06/15/2015	60	Yes	06/10/2015	06/11/2015
0115210940	494	Endorsed	CT 21 - DL/PCL	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Active	\$2,000.00	\$1,500.00	60	\$500.00	08/01/2015	44	No	06/01/2015	07/31/2015
0115271411	531	Endorsed	CT 21 - DL/PCL	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Active	\$5,000.00	\$4,000.00	60	\$1,000.00	07/02/2015	60	No	06/01/2015	06/18/2015
0115410329	768	Endorsed	Loan Active	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Completed	\$4,000.00	\$2,000.00	60	\$5,000.00	07/01/2015	0	No	06/01/2015	12/31/2015
0115437435	816	Endorsed	Loan Active	06/17/2015	HRCM Standard	One West Bank Pdb	2933400005	Active	\$30,900.00	\$10,000.00	60	\$7,000.00	08/01/2015	57	Yes	06/01/2015	01/01/2016
0219712531	7870	Endorsed	Payment Suspended	06/17/2015	HRCM Standard	Celink	1142500001	Active	\$6,565.00	\$122.00	12	\$78.00	06/10/2015	12	Yes	06/02/2015	06/25/2015
0219712531	7870	Endorsed	Payment Suspended	06/17/2015	HRCM Standard	Celink	1142500001	Completed	\$3,222.00	\$122.00	23	\$121.00	06/18/2015	0	No	06/01/2015	06/17/2015
0486391752	783124	Endorsed	Loan Active	06/17/2015	HRCM Standard	Reverse Mortgage Solutions	2461100006	Active	\$999,999.99	\$999,999.99	33	\$6,999.99	06/04/2015	33	Yes	06/01/2015	06/17/2015
0486391752	783124	Endorsed	Loan Active	06/17/2015	HRCM Standard	Reverse Mortgage Solutions	2461100006	Completed	\$2,111.00	\$122.00	23	\$121.00	06/09/2015	0	Yes	06/09/2015	06/26/2015
1058620086	996273	Pending IMFP Payment	Loan Active	06/17/2015	HRCM	One West Bank Pdb	2933400005	Completed	\$1,000.00	\$3,000.00	60	\$750.00	06/01/2015	0	No	06/01/2015	06/30/2016
1058620364	996322	Pending Endorsement	Loan Active	06/17/2015	HRCM	One West Bank Pdb	2933400005	Active	\$3,000.00	\$2,000.00	60	\$1,000.00	06/01/2015	50	No	06/01/2015	06/30/2015
1078620312	996329	Pending IMFP Payment	Loan Active	06/17/2015	HRCM	One West Bank Pdb	2933400005	Inactive	\$3,000.00	\$5,000.00	60	\$1,000.00	07/01/2015	48	No	06/01/2015	06/30/2015

Figure 9-35: Repayment Plan Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. To narrow the results of your report, you can filter by:

- Loan Skey
- FHA Case#

Step 3. To limit your report if necessary, expand the selection boxes for the following:

- Repayment Status
- Case Statuses
- Servicer Name
- Create Date

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, the following fields are displayed on the report:

FHA Case #, Loan Skey, Case Status, Case Sub Status, Create date, Product Type, Servicer Name, Servicer Mortgagee Number, Repayment Plan Status Description, Outstanding Total Arrearage, Monthly Surplus Income, Repayment Plan Term, Monthly Payment Amount, Next Payment Due Date, Payments Remaining, Hardship Experienced, Repayment Plan Start Date, Repayment Plan End Date.

9.8 Servicer Reports

The following Servicer reports are available:

- Claims Detail
- Default Key Dates

9.8.1 Claims Detail

The Claims Detail Report will be available to servicers to obtain “claim related data” on filed claims specific to their portfolio. This report will help the industry analyze claim details and assist in banking reconciliation. It is only available in an Excel format.

Claim Type	Claim Status	Claim Filed Date	Claim Approved Settlement Date	Claim Paid Date
Claim Type 21 - DIL/FCL	Claim Paid	01/28/2016	02/10/2016	02/18/2016
Claim Type 24 - HECM Supplemental	Claim Paid	03/09/2016	06/06/2016	06/10/2016
Claim Type 21 - DIL/FCL	Claim Paid	04/19/2016	04/27/2016	05/02/2016
Claim Type 24 - HECM Supplemental	Claim Paid	01/23/2016	03/24/2016	03/29/2016
Claim Type 24 - HECM Supplemental	Claim Paid	05/18/2016	06/13/2016	06/20/2016
Claim Type 21 - DIL/FCL	Claim Paid	05/17/2016	05/25/2016	05/31/2016
Claim Type 24 - HECM Supplemental	Claim Paid	02/23/2016	04/01/2016	04/06/2016
Claim Type 21 - DIL/FCL	Claim Paid	02/11/2016	02/11/2016	02/22/2016
Claim Type 24 - HECM Supplemental	Claim Paid	05/06/2016	05/25/2016	05/31/2016
Claim Type 21 - DIL/FCL	Claim Paid	02/10/2016	04/06/2016	04/12/2016
Claim Type 21 - DIL/FCL	Claim Paid	05/23/2016	06/29/2016	07/07/2016
Claim Type 24 - HECM Supplemental	Claim Paid	06/16/2016	06/24/2016	06/29/2016
Claim Type 24 - HECM Supplemental	Claim Paid	07/14/2016	07/14/2016	07/22/2016
Claim Type 24 - HECM Supplemental	Claim Paid	02/23/2016	04/01/2016	04/06/2016
Claim Type 21 - DIL/FCL	Claim Submitted for Payment	07/14/2016	07/21/2016	
Claim Type 24 - HECM Supplemental	Claim Paid	01/07/2016	02/03/2016	02/10/2016
Claim Type 24 - HECM Supplemental	Claim Paid	01/15/2016	02/03/2016	02/10/2016
Claim Type 21 - DIL/FCL	Claim Paid	03/25/2016	03/30/2016	04/05/2016
Claim Type 24 - HECM Supplemental	Claim Paid	01/08/2016	02/22/2016	02/26/2016
Claim Type 24 - HECM Supplemental	Claim Paid	06/20/2016	06/24/2016	06/29/2016
Claim Type 24 - HECM Supplemental	Claim Paid	03/03/2016	04/20/2016	04/26/2016
Claim Type 24 - HECM Supplemental	Claim Paid	04/13/2016	04/21/2016	04/26/2016
Claim Type 24 - HECM Supplemental	Claim Paid	05/19/2016	06/29/2016	07/07/2016
Claim Type 24 - HECM Supplemental	Claim Paid	03/29/2016	04/07/2016	04/12/2016
Claim Type 21 - DIL/FCL	Claim Paid	03/31/2016	04/07/2016	04/12/2016
Claim Type 24 - HECM Supplemental	Claim Paid	05/06/2016	05/25/2016	05/31/2016
Claim Type 24 - HECM Supplemental	Claim Paid	06/09/2016	06/12/2016	06/20/2016

Figure 9-366: Claims Detail Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. For Servicers, Servicer Name will be pre-populated. Enter filters for **FHA Case #** or **Transaction Date** range as desired.
- Step 3. To narrow the results of your report, you can filter by:
 - FHA Case #
 - A Claim Filed Date range
 - Claim Type
 - Claim Status
- Step 4. Click the **Execute Excel** link.

For the Claim Filed Date range you selected, this report shows the following fields: the HERMIT loan skey; the FHA case number; the servicer name; the investor name; the claim type; the claim status; the claim filed date; the claim approved settlement date; the claim paid date; the debenture interest "from" date on AOP; the debenture interest "to" date on AOP; the curtailment date; the debenture interest rate for the loan on the AOP, the UPB amount/Block #17/the outstanding balance amount

on the AOP Form; the adjustment to outstanding balance amount on the AOP form; the UPB debenture interest amount; the net UPB Amount; the debenture interest amount; the expense amount; the sales appraisal amount; the claim paid amount; the max claim amount; the claim AOP comment; the case status; the case sub_status; the approved style; the ADP code; the claim pended date.

9.8.2 Default Key Dates

The Default Key Dates Report will be available to servicers to help them obtain “key default data” events on loans specific to their portfolio. The servicing industry must report via HERMIT related key servicing events, and this report will help identify failed reporting events and confirm/reconcile reported events. It will assist with timely and accurate servicing activity reporting into HERMIT, resulting in better quality reporting for HUD. It is only available in an Excel format.

A	B	C	D	E	F	G	H	I	J
Servicer Mortgage Number	Servicer Name	HERMIT Loan Skey	FHA Case Number	State Code	Case Status	Case Sub Status	D_P w/o HUD Create Date	D_P w/o HUD Default Date	D_P w/o HUD Default Reason
1				AK	Endorsed	Due & Payable			
2				AK	Endorsed	Due & Payable	8/13/2015 15:15	7/12/2015 0:00	Death
3				AK	Endorsed	Due & Payable			
4				AK	Endorsed	Due & Payable			
5				AK	Endorsed	Due & Payable	4/8/2016 10:18	3/19/2016 0:00	Death
6				AK	Terminated	Terminate - CT 21	1/23/2013 0:00	12/30/2012 0:00	Death
7				AK	Terminated	Terminate - CT 21			
8				AK	Terminated	Terminate - CT 21			
9				AK	Terminated	Terminate - CT 21	1/8/2014 0:00	1/8/2014 0:00	Conveyed Title
10				AK	Terminated	Terminate - CT 21	9/23/2011 0:00	1/27/2015 0:00	Conveyed Title
11				AK	Terminated	Terminate - CT 21	9/13/2013 0:00	7/28/2013 0:00	Death
12				AK	Endorsed	CT 21 - DIL/FCL	6/16/2015 16:10	5/14/2015 0:00	Death
13				AK	Endorsed	Foreclosure - Endorsed			
14				AK	Endorsed	Foreclosure - Endorsed	2/2/2016 14:29	1/12/2016 0:00	Death
15				AL	Endorsed	Due & Payable	7/27/2016 13:59	7/18/2016 0:00	Death
16				AL	Endorsed	CT 21 - DIL/FCL	6/30/2015 13:18	6/24/2015 0:00	Death
17				AL	Terminated	Terminate - CT 21			
18				AL	Terminated	Terminate - CT 21	12/29/2011 0:00	12/29/2011 0:00	Conveyed Title
19				AL	Terminated	Terminate - CT 21	6/16/2014 0:00	6/16/2014 0:00	Conveyed Title
20				AL	Endorsed	Bankruptcy/Chapter 13			
21				AL	Terminated	Terminate - CT 21	1/4/2010 0:00	8/28/2009 0:00	Death
22				AL	Endorsed	DIL			
23				AL	Terminated	Terminate - CT 21	2/3/2010 0:00	1/3/2010 0:00	Death
24				AL	Endorsed	Due & Payable	6/2/2016 11:58	5/27/2016 0:00	Death
25				AL	Terminated	Terminate - CT 21	4/21/2015 11:17	4/7/2015 0:00	Death
26				AL	Terminated	Terminate - CT 21	8/2/2011 0:00	7/24/2011 0:00	Death
27				AL	Terminated	Terminate - CT 21			

Figure 9-377: Default Key Dates Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. Select a Servicer Name.
- Step 3. To narrow the results of your report, you can filter by:
 - FHA Case #
 - A Default Date range
 - D&P w/o HUD Approval, Default Reason
 - D&P with HUD Approval, Default Reason
 - Case Sub-Status
- Step 4. Click the **Execute Excel** link.

For the Servicer Name and any additional criteria you selected, this report shows the following fields: Servicer Mortgage Number; Servicer Name; HERMIT Loan Skey; FHA Case Number; State Code; Case Status; Case Sub Status; Due & Payable Without HUD Approval Create Date; Due & Payable

Without HUD Approval Default Date; Due & Payable Without HUD Approval Default Reason; Due & Payable Without HUD Approval Notification of Default to HUD; Death Date of last Borrower; Due & Payable Without HUD Approval Obtain Appraisal Date; Due & Payable with HUD Approval Create Date; Due & Payable with HUD Approval Decision Approved Date; Due & Payable with HUD Approval Disp Event Notified Date; Due & Payable with HUD Approval Default Date; Due & Payable with HUD Approval Default Reason; Due & Payable with HUD Approval Upload D_P Package Date; Due & Payable with HUD Approval Pend Info Sched Date; Due & Payable with HUD Approval Pend Info Step Note; Due & Payable with HUD Approval Pend Info Complet Date; Due & Payable with HUD Approval Notification Sent to Borrower; Due & Payable with HUD Approval Obtain Appraisal Date; Loss Mit Pre FCL Create Date; Loss Mit Pre FCL _ First Legal Date; Loss Mit Pre FCL_Notice Sent to HUD; Foreclosure Create Date; FCL_Obt 15Day FCL Sale Appraisal Date; FCL _ FCL Sale Scheduled Date; FCL _ FCL Sale Completion Date; FCL _ Final Marketable Title; Loss Mit_DIL Record Deed Received Date; Repayment Start Date; Repayment End Date; Monthly Surplus Income; Outstanding Total Arrearage; Repayment Plan Term in months; Num of Remaining Payments; Monthly Payment Amount; Next Monthly Due Date; Hardship Experienced; Hardship Reason; Ext_Claim Filing Serv Init Ext; Ext_Claim Filing HUD Decision Appr; Ext_Claim Filing Expiration Date; Ext_Claim Filing Reason for Req; Ext_Repairs Servicer Init Ext; Ext_Repairs HUD Decision Appr; Ext_Repairs Expiration Date; Ext_Repairs Reason for Req; Ext_Req to Delay FCL Servicer Initiate Ext; Ext_Req to Delay FCL HUD Decision Appr; Ext_Req to Delay FCL Expiration Date; Ext_Req to Delay FCL Reason for Req; Ext_Deed_in_Lieu Servicer Initiate Ext; Ext_Deed_in_Lieu HUD Decision Appr; Ext_Deed_in_Lieu Expiration Date; Ext_Deed_in_Lieu Reason for Request; Ext_Late Not of Death Serv Initiate Ext; Ext_Late Not of Death HUD Decision Appr; Ext_Late Not of Death Expiration Date; Ext_Late Not of Death Reason for Request; Ext_Hard Hit Fund Servicer Initiate Ext; Ext_Hard Hit Fund HUD Decision Appr; Ext_Hard Hit Fund Expiration Date; Ext_Hard Hit Fund Reason for Req; Ext_Prop Chrg Loss Mit Serv Initiate Ext; Ext_Prop Chrg Loss Mit HUD Decision Appr; Ext_Prop Chrg Loss Mit Expiration Date; Ext_Prop Chrg Loss Mit Reason for Req; Ext_Appraisal Servicer Initiate Ext; Ext_Appraisal HUD Decision Appr; Ext_Appraisal Expiration Date; Ext_Appraisal Reason for Req; Ext_Other Servicer Initiate Ext; Ext_Other HUD Decision Appr; Ext_Other Expiration Date; Ext_Other Reason for Req; D_P with HUD Inactive Rescission Date; Loss Mit_Short Sale Recvd Cls Proc Date; Foreclosure Refer To counsel Date; BNK Chapter 13 Filed Date; BNK Chapter 13 Discharge Date; BNK Chapter 13 Dismissed Date; BNK Chapter 7 Filed Date; BNK Chapter 7 Discharge Date; BNK Chapter 7 Dismissed Date; CT 21_Claim Filed Date; CT 21_Claim Appr Settement Date; CT 21_Claim Paid Amt; CT 23_Claim Filed Date; CT 23_Claim Appr Settement Date; CT 23_Claim Paid Amt; CT 24_Claim Filed Date; CT 24_Claim Appr Settement Date; CT 24_Claim Paid Amt.


9.9 HERMIT Support

All HERMIT Support reports are based on daily data. The following reports are available:

- Accounting Exceptions
- Audit Tracking – Non Loan
- CHUMS Exception
- File Upload Exception

9.9.1 Accounting Exceptions

The Accounting Exception Report enables authorized users to generate the errors generated while processing an inbound interface file from the Accounting Module.

		Accounting Exceptions			12/29/2011 10:30:50 AM	
Batch Category:	Premium	Batch Skey/Customer ID:	ALL	Create Date:	>= 1/1/2011 <= 12/29/2011	
Message Sub Category:	Premium	Message Type:	ALL	Message Column:	ALL	
Batch Category	Batch Skey/Customer ID	Exception	Create Date	GL Sent Date	Servicer/Investor Name	Error Type
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/05/2011 04:00:25 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/05/2011 04:00:15 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/07/2011 04:00:26 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/07/2011 04:00:22 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:26 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:16 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:26 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:16 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/10/2011 04:00:21 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/10/2011 04:00:21 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/11/2011 04:00:21 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/11/2011 04:00:18 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/12/2011 04:00:26 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/12/2011 04:00:16 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/13/2011 04:00:26 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/13/2011 04:00:12 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/14/2011 04:00:26 AM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/14/2011 04:00:21 PM			Critical Error
Premium	1	Error: Unable to convert Customer_ID into positive integer.	01/15/2011 04:00:27 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/05/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/07/2011 04:00:16 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/07/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:22 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:16 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/09/2011 04:00:16 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/10/2011 04:00:21 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/10/2011 04:00:21 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/11/2011 04:00:18 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/12/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/12/2011 04:00:16 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/13/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/13/2011 04:00:12 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/14/2011 04:00:26 AM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/14/2011 04:00:21 PM			Critical Error
Premium	2	Error: Unable to convert Customer_ID into positive integer.	01/15/2011 04:00:27 AM			Critical Error

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Figure 9-38: Accounting Exceptions Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. Select the following criteria from the Batch Category box:

- Batch Category
- Batch Skey/Customer ID
- Create Date (Date Range)

Step 3. Select the following criteria from Message Sub Category box:

- Message Sub Category
- Message Type
- Message Column

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows the following fields:

Batch Category, the Batch Skey/Customer ID, message type and date range, the date and time the exceptions were created, the date and time they were sent to the GL, the servicer/investor name, and the error type.

9.9.2 Audit Tracking – Non Loan

The Audit Tracking – Non Loan Report enables authorized users to generate the report on updates not associated with the loan. The system inclusion covers the updates due to batch jobs.


 <div>01/31/2012 12:04:32 AM</div>					
Audit Tracking - Non Loan					
Audit Type: ALL Changed By: ALL Change Date: ALL Include changes made by Xuser and System: Yes					
Audit Type	Original Value	New Value	Changed By	Change Date	Audit Description
Batch Status	Sent to GL Disburse	Success - Disburse		01/30/2012 09:00:51 PM	
Batch Status	Sent to GL	Success		01/30/2012 09:00:21 PM	
Batch Status	Sent to GL	Success - Collect		01/30/2012 09:00:29 PM	
Batch Status	Ready to Transmit Disburse	Sent to GL Disburse		01/30/2012 09:02:06 PM	
Batch Status	Sent to GL Held	Ready to Transmit Disburse		01/30/2012 09:02:46 PM	
Batch Status	Ready to Transmit Held	Sent to GL Held		01/30/2012 09:02:46 PM	
Batch Status	Ready to Transmit	Sent to GL		01/30/2012 09:02:34 PM	
Batch Status	Ready to Transmit	Sent to GL		01/30/2012 09:02:10 PM	
Batch Status	Ready to Transmit	Sent to GL		01/30/2012 09:02:10 PM	
Batch Status	Success - Collect	Refined		01/29/2012 09:01:12 PM	
Batch Status	Success - Collect	Settled		01/29/2012 09:01:11 PM	
Batch Status	Success - Collect	Refined		01/29/2012 09:01:11 PM	
Batch Status	Success - Collect	Refined		01/29/2012 09:01:11 PM	
Batch Status	Success - Collect	Refined		01/29/2012 09:01:11 PM	
Batch Status	Sent to GL	Success - Collect		01/29/2012 09:00:29 PM	
Batch Status	Sent to GL	Success - Collect		01/29/2012 09:00:29 PM	
Batch Status	Ready to Transmit	Sent to GL		01/29/2012 09:01:48 PM	
Batch Status	Ready to Transmit	Sent to GL		01/29/2012 09:01:48 PM	
Service ABA #	021911111	011911111		01/29/2012 09:17:57 PM	
Batch Status	Success - Collect	Settled		01/29/2012 09:01:11 PM	
Batch Status	Success - Collect	Settled		01/29/2012 09:01:11 PM	

Figure 9-39: Audit Tracking – Non Loan Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. Select the following criteria:

Step 3. From the **Changed By** dropdown box, select a name. (To see activity by all users, leave this field blank).

Step 4. In the **Change Dates** fields, select start and end dates (or to see all activity unconstrained by date, leave these fields blank). The range cannot exceed 30 days.

Step 5. For the Include Changes Made by the System checkbox, uncheck the checkbox if you want to exclude system changes from the report.

Step 6. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows the following fields:

Changes made by the system and/or users during the dates you selected, the type of audit, the new and old value, the entity making the change, and the date and time the change occurred.

9.9.3 CHUMS Exception

The CHUMS Exception Report enables authorized users to generate the errors displayed during the processing of the CHUMS inbound file.

01/30/2012 11:59:45 PM

CHUMS Exception

FHA Case #: ALL

Create Date: >= 1/2/2012 <= 1/30/2012

Message Type: ALL

Message Column: ALL

FHA Case #	Create Date	Message Type	Message
	01/23/2012 01:58:11 PM	Submitted For	Submitted For
	01/23/2012 01:58:11 PM		
	01/23/2012 01:58:14 PM		
	01/23/2012 01:58:09 PM		
	01/19/2012 10:02:13 AM		
	01/19/2012 10:01:48 AM		
	01/20/2012 07:02:04 AM		
	01/19/2012 10:02:09 AM		
	01/20/2012 07:02:06 AM		
	01/18/2012 10:07:32 AM		
	01/19/2012 10:02:15 AM		
	01/06/2012 10:02:05 AM		
	01/06/2012 10:01:38 AM		
	01/19/2012 10:02:09 AM		
	01/18/2012 10:07:30 AM		
	01/18/2012 10:07:24 AM		
	01/19/2012 10:02:13 AM		
	01/06/2012 10:02:06 AM		
	01/18/2012 10:07:13 AM		
	01/06/2012 10:02:01 AM		
	01/19/2012 07:02:12 AM		
	01/18/2012 10:01:50 AM		
	01/06/2012 10:02:06 AM		
	01/19/2012 10:02:06 AM		
	01/18/2012 10:01:48 AM		
	01/19/2012 10:01:47 AM		
	01/19/2012 07:02:10 AM		
	01/12/2012 10:02:15 AM		

DAILY340

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DAILY340

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Figure 9-40: CHUMS Exception Report

To generate this report:

- Step 1. Click on the **report link** on the left menu and the report search screen will display.
- Step 2. Select the following criteria:
- Step 3. The Create Date field is automatically populated by today's date and the previous day's date. (You can change this if necessary). The range cannot exceed 90 days.
- Step 4. To restrict your report, you may also enter
 - An FHA case #:
 - Message type (Critical error or general warning)
 - The text of an error message (the message column)
- Step 5. Click the Execute PDF or Execute Excel link.

For the selected criteria, this report displays the following fields for the date the report was created:

All errors generated while processing the CHUMS file. The FHA case number, the date and time the error occurred, and the message type are shown.

9.9.4 File Upload Exception

The File Upload Exception Report enables authorized users to generate the errors displayed during the batch upload for the following B2G files:

- Loan Setup
- Servicer Transfer
- Transactions

01/31/2012 12:02:40 AM

File Upload Exception

FHA Case #: ALL
Transaction: ALL
Error: ALL

Request Date: >= 11/6/2011 <= 1/28/2012

FHA Case #	File Name	User Id	Transaction	Error Type	Error	Request Date
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	Critical Error	Transaction appears to be a full payoff as of the prior month-end	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	Critical Error	Transaction appears to be a full payoff as of the prior month-end	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	Transactionsimport - All termination.txt		File Upload - Transactions	General Warning	Processing this Loan Transaction will change the Case Status to Terminated	12/09/2011 01:32:50 PM
	LoanSetupimportBPS.txt		File Upload - Loan Setup	Critical Error	Basis Points must be >= 36 and <= 150	12/27/2011 01:46:36 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	FHA Case # is invalid	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Interest Rate is an invalid data type	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Interest Rate at Closing must be > 0.000% and < 20.000%	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Interest Rate is an invalid data type	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Exp. Interest Rate must be >= 3.000% and <= 18.875%	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Rate Type is required	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Index Type is invalid. Only 100, 110, 200, 230, or 240 are allowed.	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	Closing Date is required	12/29/2011 02:32:54 PM
	LoanSetupimport.txt		File Upload - Loan Setup	Critical Error	IMP Paid By Borrower is required and must be >=\$0.00	12/29/2011 02:32:54 PM

Figure 9-41: File Upload Exception Report

To generate this report:

Step 1. Click on the **report link** on the left menu and the report search screen will display.

Step 2. Select the following criteria:

- At a minimum, enter either **FHA Case #** or a **Request Date** range. The range cannot exceed 90 days.

Step 3. To further narrow the results of your report, you may also select a transaction and an error code.

Step 4. Click the **Execute PDF** or **Execute Excel** link.

For the selected criteria, this report shows the following fields:

For FHA Case, request date range, transaction and error, the file names, user IDs, error types, text of the error messages, and the request date and time for each upload exception.

CHAPTER 10: ADMIN FUNCTIONS

10.ADMIN FUNCTIONS

This chapter discusses the administrative functions available in the Servicing Module:

- [Admin Functions Overview](#)
- [Common Functionality](#)
- [Alerts Screen](#)
- [Announcements Screen](#)
- [County Clerks Screen](#)
- [Helpful Links Screen](#)
- [Investor Screen](#)
- [Lender Screen](#)
- [Servicers Screen](#)
- [Petitioners Screen](#)
- [Tax Authorities Screen](#)
- [Vendors Screen](#)

10.1 Admin Functions Overview

The Admin tab allows authorized users to manage certain functions in the system. These functions will be explained in detail in this section. This tab will be limited to a small number of HUD users.

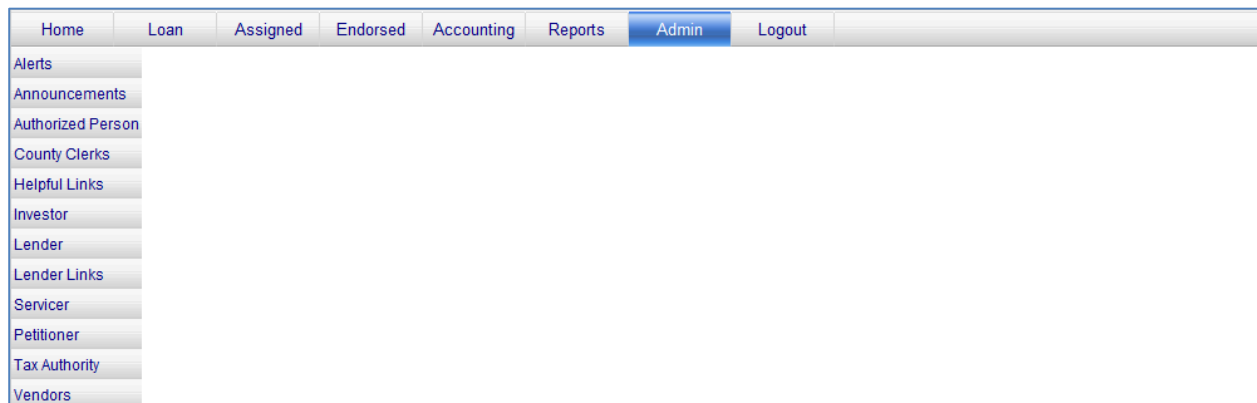


Figure 10-1: Admin Tab

The **Admin** tab enables authorized users to manage the functions listed below:

Function	Description
Alerts	Add new manual alerts, edit or inactivate an existing alert. These alerts are displayed on the alerts screen.
Announcements	Add new announcements, edit or inactivate an existing announcement related to HUD and its reverse mortgage program. The announcements are displayed on the Servicing Module home page under the Announcements section.
Helpful links	Add new links, edit or inactivate an existing link related to HUD and its reverse mortgage program. The links are displayed on the Servicing Module home page under Helpful Links section, displayed on the HERMIT home page.
Update Business partners	Add, edit or inactivate HUD Business Partner related to HECM loan processing: <ul style="list-style-type: none">• Investors• Lenders• Servicers• Petitioners• Tax Authority• Vendors• County Clerks

Table 10-1: Admin Functions

10.2 Common Functionality

Most maintenance tasks are performed in general the same way as described below.

Step 1. After logging into the system, click the **Admin** tab.

Step 2. From the navigation bar on the left, select a task and a table will be displayed with the type of admin task you selected.

You now can now:

- Restrict your search by applying various filters. (The criteria vary and are discussed below).
- Export the search results to Excel (except Lender Links)
- Sort the search results by a column
- Create a new record (except Lender Links)

10.2.1 Restricting a Search (General Instructions)

Various search filters are associated with each type of task.

To restrict (filter) your search results:

Step 1. Complete one of more of the fields at the top of the screen.

Step 2. Click **Filter**.

10.2.2 Sorting the Search Results by Column (General Instructions)

You can sort the table for any task by clicking on the column header.

10.2.3 Exporting your Search Results to Excel (General Instructions)

You can export the table of results in .xls format. Exporting to a spreadsheet application enables you to work with the data or import it into some external database applications.

To export the table to Excel:

Step 1. Filter or sort the table if desired.

Step 2. Click the Export to Excel link.

Step 3. Follow the prompts to save or open the file.

10.2.4 Create a New Record (General Instructions)

To create a record:

Step 1. Click the **New** button.

Step 2. Fill in (at a minimum) the required fields and click **OK**. The tab information table is displayed and the record will be added to the table.

Specific instructions for creating a record for each type of admin task are discussed later in this chapter.

10.2.5 Editing an Existing Record

To edit a record:

Step 1. Click a record from the table.

Step 2. Edit the desired fields and then click **OK**. The tab information table will display and the edited record will be displayed in the table.

Specific instructions for editing a record each type of admin task are discussed later in this chapter.

10.3.3 Creating an Alert

To create a new alert:

Step 1. Click the **Alerts** tab and click **New**. The **Alert** screen is displayed so the user can create a new alert.

The screenshot shows a dialog box titled 'Alert Type Information'. It contains the following fields and controls:

- Status:** A dropdown menu with 'Active' selected.
- Alert Type Name:** A text input field containing 'Test - User Guide'.
- Alert Severity:** A dropdown menu with 'General Tracking' selected.
- Audit Information:** A section with two rows: 'Create Date:' and 'Change Date:', each followed by a 'Created By:' and 'Changed By:' label, respectively. The input fields for these are empty.
- At the bottom right, there are two buttons: 'OK' and 'CANCEL'.

Figure 10-3: Creating an Alert

Step 2. On the dialog box, for Alert Type Information, specify:

- The status of the alert (Active, Inactive, or System Generated)
- The name of the alert
- The severity (General Tracking or Critical)

Step 3. Click **OK**.

10.3.4 Editing an Alert

You can edit all fields for alerts except Alert Type Skey and audit information.

Step 1. Click on a record in the table and the **Edit Alerts** screen will be displayed.

The screenshot shows a dialog box titled 'Alert Type Information' for editing an existing alert. It contains the following fields and controls:

- Status:** A dropdown menu with 'Active' selected.
- Alert Type Skey:** A text input field containing '1120'.
- Alert Type Name:** A text input field containing 'Test - User Guide Edit'.
- Alert Severity:** A dropdown menu with 'General Tracking' selected.
- Audit Information:** A section with two rows: 'Create Date:' and 'Change Date:', each followed by a 'Created By:' and 'Changed By:' label, respectively. The input fields for these are populated with values: '01/17/2012 10:42:03 AM' and '01/17/2012 10:57:16 AM'.
- At the bottom right, there are two buttons: 'OK' and 'CANCEL'.

Figure 10-4: Editing an Alert

Step 2. Modify the information you need to edit and click the **OK** button. The **Alerts** tab record table with the edited record will be displayed in the table.

10.4 Announcements Screen

This screen enables authorized users to add new announcements, or to edit or inactivate an existing announcement related to HUD and its reverse mortgage program. The announcements with an active status and an expiration date greater than the current system date are displayed on the Home page under the Announcements section. You cannot delete an announcement. An announcement that should no longer be used should be changed to Inactive.

The screenshot shows the 'Announcements' screen with a navigation menu on the left and a main content area. The main content area has a filter section at the top and a table of announcements below it.

Announcements Filter

Description: Posted Date: <=
 Status: --ALL-- Expiration Date: <= **FILTER** **CLEAR** **NEW**

Announcements Results

[Export to Excel](#) Text Color = Inactive Record

Key	Description	Posted Date	Expiration Date	Status	Created By	Create Date	C
HECM SP	HECM SP	03/25/2011 08:56:48 PM	06/30/2011	A		04/30/2011 12:00:00 AM	
Get in on the reverse mortgage boom!	Get in on the reverse mortgage boom!	07/22/2010 12:00:00 AM	10/20/2011	A		04/30/2011 12:00:00 AM	
HECM SP Parallel	HECM SP Parallel	03/25/2011 08:54:32 PM	10/04/2011	I		04/30/2011 12:00:00 AM	
HECM SP GO Live is just around the corner.	HECM SP GO Live is just around the corner.	03/25/2011 08:55:21 PM	10/01/2011	I		04/30/2011 12:00:00 AM	
HECM SP Test announcement	HECM SP Test announcement	05/01/2011 11:04:56 AM	05/02/2011	A		04/30/2011 12:00:00 AM	

Figure 10-5: Announcements Screen

10.4.1 Filtering Announcements

Announcements can be filtered by:

- Description
- Posted Date
- Status
- Expiration Date

10.4.2 Sorting Announcements

Announcements can be sorted by:

- Skey
- Description
- Posted Date
- Expiration Date
- Status
- Created By
- Create Date

10.4.3 Creating an Announcement

To create an announcement:

Step 1. Click **New**. The **Announcements** screen will display so the user can create an announcement.

The screenshot shows a web form titled "Announcements". It contains the following fields and sections:

- Status:** A dropdown menu with "Active" selected.
- Posted Date:** A date picker showing "1/17/2012".
- Expiration Date:** A date picker showing "1/3/2019".
- Description:** A text area containing "Test - Announcements (New)".
- Audit Information:** A section with two rows: "Create Date:" and "Created By:" on the first row, and "Change Date:" and "Changed By:" on the second row. All fields are empty.
- Buttons:** Two red buttons at the bottom right labeled "OK" and "CANCEL".

Figure 10-6: Creating an Announcement

Step 2. Enter:

- Status (Select either Active or Inactive)
- Posted Date (The day the announcement should appear on the site)
- Expiration Date (The date the announcement should be removed from the site)
- Description (The text of the announcement)

Step 3. Click **OK**.

10.4.4 Editing an Announcement

You can edit all fields for announcements except audit information.

Step 1. Click on a record in the table and the **Announcements** screen will be displayed.

Announcements

Status: Active

Posted Date: 1/17/2012

Expiration Date: 1/3/2019

Description: Test - Announcements (Edit)

Audit Information

Create Date: 01/17/2012 11:00:32 AM Created By: [redacted]

Change Date: 01/17/2012 11:01:06 AM Changed By: [redacted]

OK CANCEL

Figure 10-7: Editing an Announcement

Step 2. Modify the information you need to edit and click the **OK** button. The **Announcements** tab record table with the edited record will be displayed in the table.

10.5 County Clerks Screen

This screen enables authorized users to add county clerks, or to edit or inactivate a county clerk.

These are the clerks of court for the county in which the mortgaged property is located. You cannot delete a county clerk. A county clerk that should no longer be used should be changed to Inactive.

Home Loan Assigned Endorsed Accounting Reports Admin Logout

Alerts

Announcements

Authorized Person

County Clerks

Helpful Links

Investor

Lender

Lender Links

Servicer

Petitioner

Tax Authority

Vendors

County Clerk Filter

County Clerk Name: County State: --ALL-- Status: --ALL--

FILTER CLEAR NEW

County Clerk Results

Export to Excel Text Color = Inactive Record

County Clerk Skey	County Clerk Name	Poa Recorded Date	Poa Book
1000	County Clerk Name		
1001	County Clerk Name		
1002	County Clerk Name		
1003	County Clerk Name		
1004	County Clerk Name		
1005	County Clerk Name		
1006	County Clerk Name		
1007	County Clerk Name		
1008	County Clerk Name		
1009	County Clerk Name		
1010	County Clerk Name		
1011	County Clerk Name		
1012	County Clerk Name		
1013	County Clerk Name		
1014	County Clerk Name		
1015	County Clerk Name		
1016	County Clerk Name		
1017	County Clerk Name		
1018	County Clerk Name		
1019	County Clerk Name		
1020	County Clerk Name		
1021	County Clerk Name		
1022	County Clerk Name		
1023	County Clerk Name		
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1310	County Clerk Name		
1311	County Clerk Name		

10.5.1 Filtering County Clerks

County clerks can be filtered by:

- County Clerk Name
- State
- Status

10.5.2 Sorting County Clerks

County clerks can be sorted by:

- County Clerk Skey
- County Clerk Name
- POA Recorded Date
- POA Book No
- POA Page No
- POA Instrument No
- Pay To Name
- Attention To
- County Address1
- County Address2
- County State
- County Zip
- POA Sent For Recording Date
- Recording Fee Info
- Status
- Created By
- Create Date
- Maint By
- Maint Date
- First Page Rec Fee Amt
- Additional Page Rec Fee Amt
- Customer ID

10.5.3 Creating a County Clerk

To create a county clerk record:

Step 1. Click **New**. The **County Clerks** screen will display so the user can add a new county clerk.

County Clerk Information

Status: Active

County Clerk Name: *

POA Information

Poa Recorded Date: 1/3/2012 Poa Book No: 123

Poa Page No: 123 Poa Instrument No: 123

Pay To Name:

Attention To:

Poa Sent For Recording Date: 1/4/2012

Recording Fee Info: Test

First Page Rec Fee Amt: \$100.00 Additional Page Rec Fee Amt: \$10.00

Address Information

Address1: *

Address2:

City: Denver State: CO Zip: 12345-6789

Audit Information

Create Date: Created By:

Change Date: Changed By:

OK CANCEL

Figure 10-9: Creating a County Clerk

Step 2. Enter the following information

- Status
- County Clerk Name (required)
- POA Recorded Date
- POA Book No
- POA Page No
- POA Instrument No
- Pay To Name
- Attention To
- POA Sent For Recording Date
- Recording Fee Info
- First Page Rec Fee Amt
- Additional Page Rec Fee Amt
- Address1 (required)
- Address2

Step 3. Click **OK**.

10.5.4 Editing a County Clerk

You can edit all fields except county clerk skey, customer ID, and audit information.

Step 1. Click on a record in the table and the **County Clerk** screen will be displayed.

The screenshot displays a web form titled "County Clerk Information". It contains several sections with input fields and dropdown menus. The "Status" dropdown is set to "Active". The "County Clerk Skey" field is empty. The "County Clerk Name" field contains "John Thompson". The "POA Information" section includes "Poa Recorded Date" (1/3/2012), "Poa Book No" (123), "Poa Page No" (123), "Poa Instrument No" (123), "Pay To Name" (John Thompson), "Attention To" (John Thompson), "Poa Sent For Recording Date" (1/4/2012), "Recording Fee Info" (Test), "First Page Rec Fee Amt" (\$100.00), and "Additional Page Rec Fee Amt" (\$10.00). The "Address Information" section includes "Address1" (1234 Main Street), "Address2" (Apt 100), "City" (Denver), "State" (CO), and "Zip" (12345-6789). The "Audit Information" section shows "Create Date" (01/17/2012 11:28:18 AM), "Created By" (gssihdncmgr), "Change Date" (01/17/2012 11:28:43 AM), and "Changed By" (gssihdncmgr). At the bottom, there are "OK" and "CANCEL" buttons.

Figure 10-10: Editing a County Clerk

Step 2. Modify the information you need to edit and click the **OK** button. The **County Clerk** tab record table with the edited record will be displayed in the table.

This screen enables authorized users to add new links, or to edit or inactivate an existing link related to HUD and its reverse mortgage program. The links with active status and expiration date greater than the current system date are displayed on the Home page under the Helpful Links section. You cannot delete a link. A link that should no longer be used should be changed to Inactive.

Home	Loan	Assigned	Endorsed	Accounting	Reports	Admin	Logout		
------	------	----------	----------	------------	---------	-------	--------	--	--

Alerts

Announcements

Authorized Person

County Clerks

Helpful Links

Helpful Links Filter

Link Text:

Status: --ALL--

Posted Date: <=

Expiration Date: <=

Helpful Links Result

[Export to Excel](#) Text Color = Inactive Record

Key	Description	Link URL	Link Text	Posted Date	Expiration Date	Status	Created By	
	Get Adobe Reader	http://get.adobe.com/reader/	Adobe Reader	03/01/2011 12:00:00 AM	12/12/2030	A		0
	All HECM Mortgagee Letters		HECM Mortgagee Letters	05/05/2011 09:49:25 AM	05/05/2021	A		0
	HUD Debenture Interest Rate		HUD Debenture Interest Rate	09/08/2011 04:14:17 PM	09/01/2020	A		0
	Mortgagee Letters		HUD Clips	01/03/2011 08:35:18 AM	01/05/2015	A		0
	Mortgagee Letters		HUD Clips	01/03/2011 12:00:00 AM	01/05/2015	A		0
	HECM Servicing FAQ's		HECM Servicing FAQ's	04/04/2011 09:36:08 AM	04/02/2012	A		0
	This is a test link		Home Page	05/01/2011 11:08:35 AM	05/02/2011	A		0
	Yahoo	http://www.yahoo.com	yahoo	02/22/2011 02:18:49 PM	02/23/2011	A		0
	Yahoo.com	http://www.yahoo.com	yahoo	02/22/2011 02:19:12 PM	02/23/2011	A		0

Figure 10-11: Helpful Links Screen

10.6.1 Filtering Helpful Links

You can filter Helpful Links by:

- Link Text
- Posted Date
- Status
- Expiration Date

10.6.2 Sorting Helpful Links

You can sort Helpful Links by:

- Skey
- Description
- Link URL
- Link Text
- Posted Date
- Expiration Date
- Status
- Created By
- Create Date
- Changed By
- Change Date

10.6.3 Creating Helpful Links

Step 1. Click New. The **Helpful Links** screen is displayed so the user can create a link.

The screenshot shows a web form titled "Helpful Links". It contains several input fields: "Status" (a dropdown menu set to "Active"), "Posted Date" (a date picker set to "1/17/2012"), "Expiration Date" (a date picker set to "1/29/2016"), "Link URL" (a text box containing "http://www.cnn.com"), "Link Text" (a text box containing "CNN Weblink"), and "Description" (a text area containing "Test - CNN weblink"). Each of these fields has a small red asterisk to its right, indicating they are required. Below these fields is an "Audit Information" section with labels for "Create Date:", "Change Date:", "Created By:", and "Changed By:", but no input fields are visible. At the bottom right of the form are two buttons: "OK" and "CANCEL", each with a red arrow icon to its left.

Figure 10-12: Creating a Helpful Link

Step 2. Enter the following information:

- Status
- Posted Date
- Expiration Date
- Link URL (required)
- Link Text (required)
- Description

Step 3. Click **OK**.

10.6.4 Editing a Helpful Link

You can edit all fields except for audit information.

Step 1. Click on a record in the table and the **Helpful Link** screen will be displayed.

This screenshot shows the "Helpful Links" form in edit mode. The fields are identical to Figure 10-12, but the "Description" text area now contains "Test - CNN weblink (Edit)". The "Audit Information" section is populated with data: "Create Date: 01/17/2012 11:43:35 AM", "Change Date: 01/17/2012 11:43:46 AM", "Created By:" (with a blurred name), and "Changed By:" (with a blurred name). The "OK" and "CANCEL" buttons are still present at the bottom right.

Figure 10-13: Editing a Helpful Link

Step 2. Modify the information you need to edit and click the OK button. The Helpful Link tab record table with the edited record will be displayed in the table.

10.7 Investor Screen

This screen allows the authorized user to add a new Investor, edit or inactivate an Investor. You cannot delete an investor. An investor that should no longer be used should be changed to Inactive.

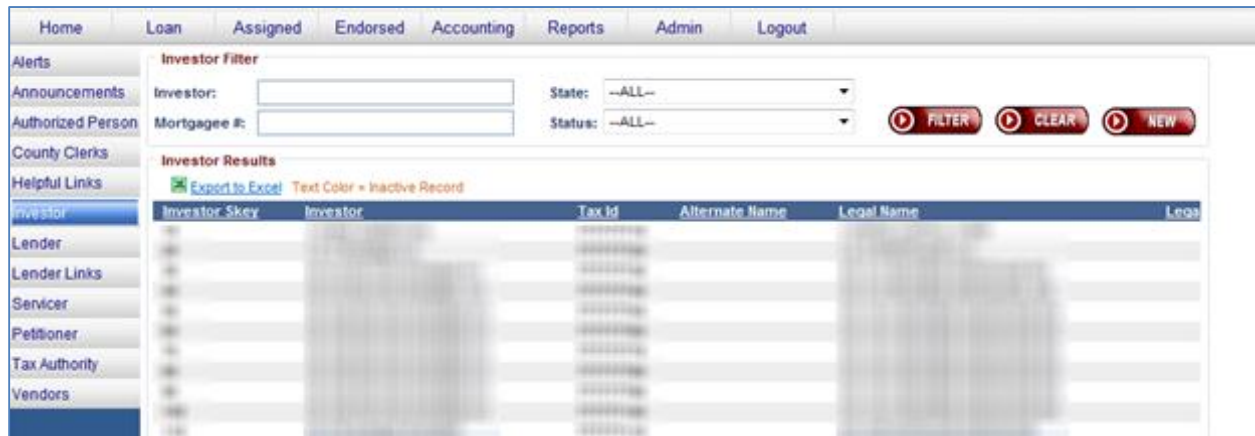


Figure 10-14: Investors Screen

10.7.1 Filtering Investors

You can sort investors by:

- Name (Investor)
- State
- Mortgage #
- Status

10.7.2 Sorting Investors

You can sort Investors by:

- Investor Skey
- Investor Tax ID
- Alternate Name
- Legal Name
- Legal Name Part 1
- Legal Name Part 2
- Address1
- Address2
- City
- State
- Zip
- Main Phone #
- Alt Phone #
- Fax #
- Email
- Website URL

10.7.3 Creating an Investor

To create an investor:

Step 1. Click **New**. The **Investor** screen is displayed so the user can add a new investor.

The form is titled "Investor" and contains the following sections and fields:

- Investor Information:**
 - Status: Active (dropdown)
 - Investor: * A User Guide 1 (text)
 - Mortgagee #: (text)
 - Tax Id: (text)
 - Business Hours: (text)
 - Abn Routing #: (text)
 - Account #: (text)
 - Fannie Mae Servicer #: (text)
- Legal Name Information:**
 - Alternate Name: (text)
 - Legal Name: (text)
 - Legal Name Part1: (text)
 - Legal Name Part2: (text)
- Address Information:**
 - Address1: * (text)
 - Address2: (text)
 - City: Denver (text)
 - State: CO (dropdown)
 - Zip: 12354-1111 (text)
- Phone/Fax Information:**
 - Phone #: (text)
 - Fax #: (text)
 - Alt Phone #: (text)
 - Email: (text)
 - Website Url: (text)
- Check Information:**
 - Check Payable To: * (text)
 - Correspondence Department: (text)
 - Correspondence Contact: (text)
 - Funds Received By Time: (text)
- Audit Information:**
 - Create Date: (text)
 - Created By: (text)
 - Change Date: (text)
 - Changed By: (text)

At the bottom of the form are two buttons: "OK" and "CANCEL".

Figure 10-15: Creating an Investor

Step 2. Enter the following information:

- Status
- Investor (required)
- Mortgagee #
- Tax ID
- Business Hours
- ABA Routing #
- Account #
- Fannie Mae Servicer #
- Alternate Name
- Legal Name

- Legal Name Part1
- Legal Name Part2
- Address1(required)
- Address2
- City
- State
- Phone #
- Fax #
- Alt Phone #
- Email
- Website URL
- Check Payable To (required)
- Correspondence Department
- Correspondence Contact
- Funds Received By Time

Step 3. Click **OK**.

10.7.4 Editing an Investor

You can edit all fields except Investor Skey, Customer ID and audit information.

Step 1. Click on a record in the table and the **Investor** screen will be displayed.

The screenshot shows the 'Investor Information' form with the following sections and fields:

- Investor Information:** Status (Active), Investor Skey (readonly), Investor (A User Guide 1), Mortgagee #, Business Hours, Aba Routing #, Fannie Mae Servicer #, Customer Id (readonly), Tax Id, Account #.
- Legal Name Information:** Alternate Name, Legal Name, Legal Name Part1, Legal Name Part2.
- Address Information:** Address1, Address2, City (Denver), State (CO), Zip (12354-1111).
- Phone/Fax Information:** Phone #, Alt Phone #, Email, Website Url, Fax #.
- Check Information:** Max Check Shortage Amount (\$0.00), Max Check Overage Amount (\$0.00), Check Payable To, Correspondence Department, Correspondence Contact, Funds Received By Time, Requires Private Label (checkbox).
- Audit Information:** Create Date (01/29/2012 03:01:22 PM), Created By, Change Date, Changed By.

Figure 10-16: Editing an Investor

Step 2. Modify the information you need to edit and click the **OK** button. The **Investor** tab record table with the edited record will be displayed in the table.

10.8 Lender Screen

This screen enables authorized users to add a lender, or to edit or inactivate a Lender. You cannot delete a lender. A lender that should no longer be used should be changed to Inactive.

Figure 10-17: Lenders Screen

10.8.1 Filtering Lenders

You can filter lenders by:

- Lender
- State
- Mortgagee #
- Status

10.8.2 Sorting Lenders

You can sort lenders by:

- Lender Skey
- Lender Contact Name
- Alternate Name
- Legal Name
- Legal Name Part 1
- Legal Name Part 2
- Address1
- Address2
- City
- State Zip
- Main Phone #
- Alt Phone #
- Hearing Impaired #
- Fax #
- Email
- Website URL
- Check Payable To

- Correspondence Dept
- Correspondence Contact
- Funds Received By
- Time Status
- ABA Routing #
- Account #
- Mortgagee #
- Business Hours
- Create Date
- Created By
- Change Date
- Changed By

10.8.3 Creating a New Lender

To create a lender:

Step 1. Click **New**. The **Lender** screen is displayed so the user can add a new Lender.

The screenshot displays a web form titled "Lender Information" with several sections for data entry:

- Lender Information:** Includes a "Status" dropdown menu set to "Active", a "Lender" text field containing "A User Guide for Lender", a "Contact Name" text field, a "Mortgagee #" text field, a "Business Hours" text field, an "Aba Routing #" text field, a "Tax Id" text field, and an "Account #" text field.
- Legal Name Information:** Includes fields for "Alternate Name", "Legal Name", "Legal Name Part1", and "Legal Name Part2".
- Address Information:** Includes fields for "Address1", "Address2", "City" (set to "Denver"), "State" (dropdown set to "CO"), and "Zip" (set to "12345-1111").
- Phone/Fax Information:** Includes fields for "Phone #", "Fax #", "Alt Phone #", "Hearing Impaired #", "Email", and "Website Uri".
- Check Information:** Includes fields for "Check Payable To", "Correspondence Department", "Correspondence Contact", and "Funds Received By Time".
- Audit Information:** Includes fields for "Create Date", "Created By", "Change Date", and "Changed By".

At the bottom of the form are two red buttons labeled "OK" and "CANCEL".

Figure 10-18: Creating a Lender

Step 2. Enter the following information:

- Lender Information
- Status
- Lender (required)

- Contact Name
- Mortgagee #
- Tax ID
- Business Hours
- ABA Routing #
- Account #
- Alternate Name
- Legal Name
- Legal Name Part1
- Legal Name Part2
- Address1 (required)
- Address2
- City
- State
- Phone #
- Fax #
- Alt Phone #
- Hearing Impaired #
- Email
- Website URL
- Check Payable To (required)
- Correspondence Department
- Correspondence Contact
- Funds Received By Time

10.8.4 Editing a Lender

You can edit all fields except Lender Skey and audit information.

Step 1. Click on a record in the table and the **Lender** screen will be displayed.

Lender Information	
Status:	Active
Lender Skey:	12345
Lender:	A User Guide for Lender
Contact Name:	12345 - 12345 - 12345
Mortgagee #:	123456789
Business Hours:	
Aba Routing #:	123456789
Account #:	123456789
Legal Name Information	
Alternate Name:	
Legal Name:	
Legal Name Part1:	
Legal Name Part2:	
Address Information	
Address1:	12345 - 12345 - 12345
Address2:	
City:	Denver
State:	CO
Zip:	12345-1111
Phone/Fax Information	
Phone #:	123456789
Fax #:	123456789
Alt Phone #:	
Hearing Impaired #:	
Email:	
Website Url:	
Check Information	
Check Payable To:	12345 - 12345
Correspondence Department:	
Correspondence Contact:	
Funds Received By Time:	
Audit Information	
Create Date:	01/29/2012 03:43:11 PM
Created By:	123456789
Change Date:	
Changed By:	
 	

Figure 10-19: Editing a Lender

Step 2. Modify the information you need to edit and click the **OK** button. The **Lender** tab record table with the edited record will be displayed in the table.

10.9 Servicers Screen

This screen enables authorized users to add lenders, or edit or inactivate a lender. This screen also allows authorized user to set “No Pay” on the Servicer. Refer to Claims “No Pay” section for details. You cannot delete a servicer. A servicer that should no longer be used should be changed to Inactive.

Figure 10-20: Servicer Screen

10.9.1 Filtering Servicers

Servicers can be filtered on one or more of following criteria:

- Name
- Mortgagee Number
- State
- Status

10.9.2 Sorting Servicers

Servicers can be sorted by:

- Servicer Skey
- Servicer Contact Name
- Tax ID
- Alternate Name
- Legal Name
- Legal Name Part 1
- Legal Name Part 2
- Address1
- Legal Name Part 2
- Address1
- Address2
- City
- State
- Zip
- Main Phone #
- Alt Phone #

- Hearing Impaired #
- Fax #
- Email
- Website URL
- Check Payable To
- Correspondence Dept
- Correspondence Contact
- Funds Received By Time
- Status
- ABA Routing #
- Account #
- Mortgagee #
- Business Hours
- Customer ID
- Create Date
- Created By
- Change Date
- Changed By

10.9.3 Creating a Servicer

To create a servicer:

Step 1. Click **New**. The **Servicer** screen is displayed so the user can add a new Servicer.

The screenshot shows the 'Servicer' form with the following sections and fields:

- No Pay Information:** A checkbox labeled 'No Pay:'.
- Loan Servicer Information:**
 - Status: A dropdown menu set to 'Active'.
 - Servicer: A text field containing 'A User Guide Servicer'.
 - Contact Name: A text field.
 - Mortgagee #: A text field.
 - Tax Id: A text field.
 - Business Hours: A text field.
 - Aba Routing #: A text field.
 - Account #: A text field.
- Legal Name Information:**
 - Alternate Name: A text field.
 - Legal Name: A text field.
 - Legal Name Part1: A text field.
 - Legal Name Part2: A text field.
- Address Information:**
 - Address1: A text field.
 - Address2: A text field.
 - City: A text field containing 'Denver'.
 - State: A dropdown menu set to 'CO'.
 - Zip: A text field containing '12134-5111'.
- Phone/Fax Information:**
 - Phone #: A text field.
 - Fax #: A text field.
 - Alt Phone #: A text field.
 - Hearing Impaired #: A text field.
 - Email: A text field.
 - Website Url: A text field.
- Check Information:**
 - Check Payable To: A text field.
 - Correspondence Department: A text field.
 - Correspondence Contact: A text field.
 - Funds Received By Time: A text field.
- Audit Information:**
 - Create Date: A text field.
 - Created By: A text field.
 - Change Date: A text field.
 - Changed By: A text field.

At the bottom of the form are two buttons: 'OK' and 'CANCEL'.

Figure 10-21: Creating a Servicer

Step 2. Enter the following information

- No Pay
- Status
- Servicer (required)
- Contact Name
- Mortgagee #
- Tax ID
- Business Hours

- ABA Routing #
- Account #
- Alternate Name
- Legal Name
- Legal Name Part1
- Legal Name Part2
- Address1 (required)
- Address2
- City
- State
- Phone #
- Fax #
- Alt Phone #
- Hearing Impaired #
- Email
- Website URL
- Payable To (required)
- Correspondence Department
- Correspondence Contact
- Funds Received By Time

10.9.4 Editing a Servicer

All fields can be edited except customer ID, servicer skey, and audit information. Note: Special permission is built to edit No Pay check box. Only authorized users with the edit No Pay permission can edit the checkbox.

Step 1. Click on a record in the table and the **Servicer** screen will be displayed.

No Pay Information	
No Pay:	<input type="checkbox"/>
Loan Servicer Information	
Status:	Active <input type="button" value="v"/>
Customer Id:	<input type="text"/>
Servicer Skey:	<input type="text"/>
Servicer: *	A User Guide Servicer <input type="button" value="v"/>
Contact Name:	<input type="text"/>
Mortgagee #:	<input type="text"/>
Tax Id:	<input type="text"/>
Business Hours:	<input type="text"/>
Aba Routing #:	<input type="text"/>
Account #:	<input type="text"/>
Legal Name Information	
Alternate Name:	<input type="text"/>
Legal Name:	<input type="text"/>
Legal Name Part1:	<input type="text"/>
Legal Name Part2:	<input type="text"/>
Address Information	
Address1: *	<input type="text"/>
Address2:	<input type="text"/>
City:	SAINT LOUIS
State:	MO <input type="button" value="v"/>
Zip:	63103-2218
Phone/Fax Information	
Phone #:	<input type="text"/>
Fax #:	<input type="text"/>
Alt Phone #:	<input type="text"/>
Hearing Impaired #:	<input type="text"/>
Email:	<input type="text"/>
Website Uri:	<input type="text"/>
Check Information	
Check Payable To: *	<input type="text"/>
Correspondence Department:	<input type="text"/>
Correspondence Contact:	<input type="text"/>
Funds Received By Time:	<input type="text"/>
Audit Information	
Create Date:	06/22/2011 04:23:54 PM
Created By:	<input type="text"/>
Change Date:	<input type="text"/>
Changed By:	<input type="text"/>
<input type="button" value="OK"/> <input type="button" value="CANCEL"/>	

Figure 10-22: Editing a Servicer

Step 2. Modify the information you need to edit and click the **OK** button. The **Servicer** tab record table with the edited record will be displayed in the table.

10.10 Petitioners Screen

Petitioners are legal entities such as the Department of Justice. This screen enables authorized users to add a petitioner, or to edit or inactivate a petitioner. You cannot delete a petitioner. A petitioner that should no longer be used should be changed to Inactive.

Petitioner Key	Petitioner	Address1	Address2	City	State	Zip
	(DOJ) - Department of Justice Commissioner			DOJ City	ND	56
	(NJF) - Non-Judicial Foreclosure Commissioner			NJF City	UT	56

Figure 10-23: Petitioners Screen

10.10.1 Filtering Petitioners

Petitioners can be filtered by one or more of three criteria:

- Name
- State
- Status

10.10.2 Sorting Petitioners

Petitioners can be sorted by:

- Status
- Petitioner
- Address1
- Address2
- City
- State
- Zip
- Phone #
- Fax #
- Create Date
- Created By
- Change Date
- Changed By
- User Information

10.10.3 Creating a Petitioner

To create a petitioner:

Step 1. Click **New**. The **Petitioner** screen will display so the user can add a new petitioner.

The screenshot shows a web form titled "Petitioner Information". It contains several sections:

- Petitioner Information:** A "Status" dropdown menu set to "Active", and a "Petitioner" text field containing "Test HECM User Guide".
- Address Information:** "Address1" and "Address2" text fields, a "City" dropdown set to "Denver", a "State" dropdown set to "CO", and a "Zip" text field set to "12312-3121".
- Phone/Fax Information:** "Phone #" and "Fax #" text fields.
- Audit Information:** "Create Date" and "Change Date" labels, and "Created By" and "Changed By" text fields.

 At the bottom right are "OK" and "CANCEL" buttons.

Figure 10-24: Creating a Petitioner

Step 2. Enter the following information:

- Status
- Petitioner (required)
- Address1(required)
- Address2
- City
- State
- Zip
- Phone #
- Fax #

Step 3. Click **OK**.

10.10.4 Editing a Petitioner

All fields except audit information and Petitioner Skey can be edited.

Step 1. Click on a record in the table and the **Petitioner** screen will be displayed.

The screenshot shows the same "Petitioner Information" form as Figure 10-24, but with some differences:

- The "Petitioner Skey" label is visible above the "Petitioner" text field.
- The "Petitioner" text field now contains "Test HECM User Guide - (EDIT)".
- The "Audit Information" section now displays specific dates and user names: "Create Date: 01/17/2012 02:26 PM", "Created By: [redacted]", "Change Date: 01/17/2012 02:26:37 PM", and "Changed By: [redacted]".

 The "OK" and "CANCEL" buttons remain at the bottom right.

Figure 10-25: Editing a Petitioner

Step 2. Modify the information you need to edit and click the **OK** button. The **Petitioner** tab record table with the edited record will be displayed in the table.

10.11 Tax Authorities Screen

Tax Authorities are entities that are in line to collect taxes related to the property. This screen enables authorized users to add a tax authority, or to edit or inactivate a tax authority. You cannot delete a tax authority. A tax authority that should no longer be used should be changed to Inactive.

The screenshot shows the 'Tax Authority Filter' section with the following fields:

- Tax Authority Type: --ALL--
- Tax Authority Code: [Empty]
- Status: --ALL--
- Tax Authority Name: [Empty]
- State: --ALL--

Buttons: FILTER, CLEAR, NEW

Tax Authority Results

[Export to Excel](#) Text Color = Inactive Record

Tax Authority Skey	Tax Authority Type	Tax Authority Name	Tax Authority Code	Address1
1	COUNTY TAX	CLERK COUNTY TAX	10000	10000
2	COUNTY TAX	CLERK COUNTY TAX	10001	10001
3	COUNTY TAX	CLERK COUNTY TAX	10002	10002
4	COUNTY TAX	CLERK COUNTY TAX	10003	10003
5	COUNTY TAX	CLERK COUNTY TAX	10004	10004
6	COUNTY TAX	CLERK COUNTY TAX	10005	10005
7	COUNTY TAX	CLERK COUNTY TAX	10006	10006
8	COUNTY TAX	CLERK COUNTY TAX	10007	10007
9	COUNTY TAX	CLERK COUNTY TAX	10008	10008
10	COUNTY TAX	CLERK COUNTY TAX	10009	10009
11	COUNTY TAX	CLERK COUNTY TAX	10010	10010
12	COUNTY TAX	CLERK COUNTY TAX	10011	10011
13	COUNTY TAX	CLERK COUNTY TAX	10012	10012
14	COUNTY TAX	CLERK COUNTY TAX	10013	10013
15	COUNTY TAX	CLERK COUNTY TAX	10014	10014
16	COUNTY TAX	CLERK COUNTY TAX	10015	10015
17	COUNTY TAX	CLERK COUNTY TAX	10016	10016
18	COUNTY TAX	CLERK COUNTY TAX	10017	10017
19	COUNTY TAX	CLERK COUNTY TAX	10018	10018
20	COUNTY TAX	CLERK COUNTY TAX	10019	10019
21	COUNTY TAX	CLERK COUNTY TAX	10020	10020
22	COUNTY TAX	CLERK COUNTY TAX	10021	10021
23	COUNTY TAX	CLERK COUNTY TAX	10022	10022
24	COUNTY TAX	CLERK COUNTY TAX	10023	10023
25	COUNTY TAX	CLERK COUNTY TAX	10024	10024
26	COUNTY TAX	CLERK COUNTY TAX	10025	10025
27	COUNTY TAX	CLERK COUNTY TAX	10026	10026
28	COUNTY TAX	CLERK COUNTY TAX	10027	10027
29	COUNTY TAX	CLERK COUNTY TAX	10028	10028
30	COUNTY TAX	CLERK COUNTY TAX	10029	10029
31	COUNTY TAX	CLERK COUNTY TAX	10030	10030
32	COUNTY TAX	CLERK COUNTY TAX	10031	10031
33	COUNTY TAX	CLERK COUNTY TAX	10032	10032
34	COUNTY TAX	CLERK COUNTY TAX	10033	10033
35	COUNTY TAX	CLERK COUNTY TAX	10034	10034
36	COUNTY TAX	CLERK COUNTY TAX	10035	10035
37	COUNTY TAX	CLERK COUNTY TAX	10036	10036
38	COUNTY TAX	CLERK COUNTY TAX	10037	10037
39	COUNTY TAX	CLERK COUNTY TAX	10038	10038
40	COUNTY TAX	CLERK COUNTY TAX	10039	10039
41	COUNTY TAX	CLERK COUNTY TAX	10040	10040
42	COUNTY TAX	CLERK COUNTY TAX	10041	10041
43	COUNTY TAX	CLERK COUNTY TAX	10042	10042
44	COUNTY TAX	CLERK COUNTY TAX	10043	10043
45	COUNTY TAX	CLERK COUNTY TAX	10044	10044
46	COUNTY TAX	CLERK COUNTY TAX	10045	10045
47	COUNTY TAX	CLERK COUNTY TAX	10046	10046
48	COUNTY TAX	CLERK COUNTY TAX	10047	10047
49	COUNTY TAX	CLERK COUNTY TAX	10048	10048
50	COUNTY TAX	CLERK COUNTY TAX	10049	10049
51	COUNTY TAX	CLERK COUNTY TAX	10050	10050
52	COUNTY TAX	CLERK COUNTY TAX	10051	10051
53	COUNTY TAX	CLERK COUNTY TAX	10052	10052
54	COUNTY TAX	CLERK COUNTY TAX	10053	10053
55	COUNTY TAX	CLERK COUNTY TAX	10054	10054
56	COUNTY TAX	CLERK COUNTY TAX	10055	10055
57	COUNTY TAX	CLERK COUNTY TAX	10056	10056
58	COUNTY TAX	CLERK COUNTY TAX	10057	10057
59	COUNTY TAX	CLERK COUNTY TAX	10058	10058
60	COUNTY TAX	CLERK COUNTY TAX	10059	10059
61	COUNTY TAX	CLERK COUNTY TAX	10060	10060
62	COUNTY TAX	CLERK COUNTY TAX	10061	10061
63	COUNTY TAX	CLERK COUNTY TAX	10062	10062
64	COUNTY TAX	CLERK COUNTY TAX	10063	10063
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66	COUNTY TAX	CLERK COUNTY TAX	10065	10065
67	COUNTY TAX	CLERK COUNTY TAX	10066	10066
68	COUNTY TAX	CLERK COUNTY TAX	10067	10067
69	COUNTY TAX	CLERK COUNTY TAX	10068	10068
70	COUNTY TAX	CLERK COUNTY TAX	10069	10069
71	COUNTY TAX	CLERK COUNTY TAX	10070	10070
72	COUNTY TAX	CLERK COUNTY TAX	10071	10071
73	COUNTY TAX	CLERK COUNTY TAX	10072	10072
74	COUNTY TAX	CLERK COUNTY TAX	10073	10073
75	COUNTY TAX	CLERK COUNTY TAX	10074	10074
76	COUNTY TAX	CLERK COUNTY TAX	10075	10075
77	COUNTY TAX	CLERK COUNTY TAX	10076	10076
78	COUNTY TAX	CLERK COUNTY TAX	10077	10077
79	COUNTY TAX	CLERK COUNTY TAX	10078	10078
80	COUNTY TAX	CLERK COUNTY TAX	10079	10079
81	COUNTY TAX	CLERK COUNTY TAX	10080	10080
82	COUNTY TAX	CLERK COUNTY TAX	10081	10081
83	COUNTY TAX	CLERK COUNTY TAX	10082	10082
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91	COUNTY TAX	CLERK COUNTY TAX	10090	10090
92	COUNTY TAX	CLERK COUNTY TAX	10091	10091
93	COUNTY TAX	CLERK COUNTY TAX	10092	10092
94	COUNTY TAX	CLERK COUNTY TAX	10093	10093
95	COUNTY TAX	CLERK COUNTY TAX	10094	10094
96	COUNTY TAX	CLERK COUNTY TAX	10095	10095
97	COUNTY TAX	CLERK COUNTY TAX	10096	10096
98	COUNTY TAX	CLERK COUNTY TAX	10097	10097
99	COUNTY TAX	CLERK COUNTY TAX	10098	10098
100	COUNTY TAX	CLERK COUNTY TAX	10099	10099

Figure 10-26: Tax Authority Screen

10.11.1 Filtering Tax Authorities

Tax Authorities can be filtered by one or more of five criteria:

- Type
- Name
- Code
- State
- Status

10.11.2 Sorting Tax Authorities

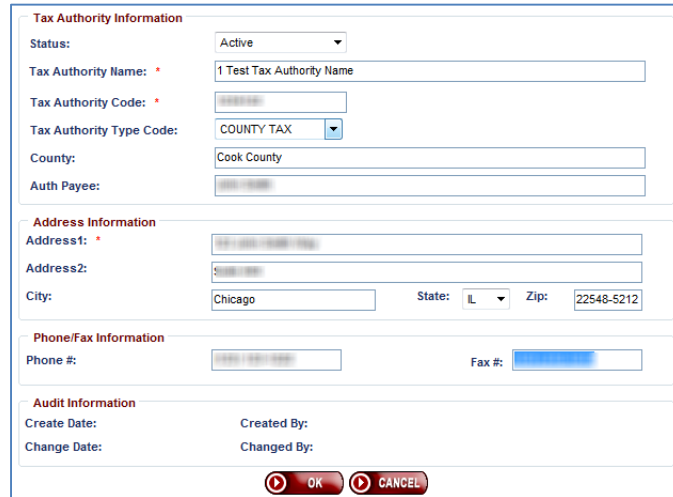
Tax authorities can be sorted by:

- Tax Authority Skey
- Tax Authority Type
- Tax Authority Name
- Tax Authority Code
- Address1
- Address2
- City
- State
- Zip
- Phone #
- Fax #
- Status
- Created By
- Create Date
- Maint By

- Maint Date

10.11.3 Creating a Tax Authority

Step 1. Click **New**. The **Tax Authority** screen will display so the user can add a new Tax Authority.



The screenshot shows a web form titled "Tax Authority Information" with several sections:

- Tax Authority Information:** Includes fields for Status (dropdown menu set to "Active"), Tax Authority Name (text box with "1 Test Tax Authority Name"), Tax Authority Code (text box), Tax Authority Type Code (dropdown menu set to "COUNTY TAX"), County (text box with "Cook County"), and Auth Payee (text box).
- Address Information:** Includes Address1 (text box), Address2 (text box), City (text box with "Chicago"), State (dropdown menu set to "IL"), and Zip (text box with "22548-5212").
- Phone/Fax Information:** Includes Phone # (text box) and Fax # (text box).
- Audit Information:** Includes Create Date, Created By, Change Date, and Changed By fields.

At the bottom of the form are two buttons: "OK" and "CANCEL".

Figure 10-27: Creating a Tax Authority

Step 2. Enter the following information:

- Status
- Tax Authority Name(required)
- Tax Authority Code
- Tax Authority Type Code
- County
- Auth Payee
- Address1 (required)
- Address2
- City
- State
- Phone

Step 3. Click **OK**.

10.11.4 Editing a Tax Authority

All fields except for audit information and Tax Authority Skey can be edited.

Step 1. Click on a record in the table and the **Tax Authority** screen will be displayed.

The screenshot shows a web form titled "Tax Authority Information" with several sections:

- Tax Authority Information:** Includes a "Status" dropdown menu set to "Active", a "Tax Authority Skey" field with a masked value, a "Tax Authority Name" text field containing "1 Test Tax Authority Name (Edit)", a "Tax Authority Code" field with a masked value, a "Tax Authority Type Code" dropdown menu set to "COUNTY TAX", a "County" text field containing "Cook County", and an "Auth Payee" field with a masked value.
- Address Information:** Includes "Address1" and "Address2" text fields with masked values, a "City" text field containing "Chicago", a "State" dropdown menu set to "IL", and a "Zip" text field containing "22548-5212".
- Phone/Fax Information:** Includes a "Phone #" text field with a masked value and a "Fax #" text field with a masked value.
- Audit Information:** Displays "Create Date: 01/17/2012 02:32:14 PM", "Created By: [redacted]", "Change Date: 01/17/2012 02:32:36 PM", and "Changed By: [redacted]".

At the bottom of the form are two buttons: "OK" and "CANCEL".

Figure 10-28: Editing a Tax Authority

Step 2. Modify the information you need to edit and click the **OK** button. The **Tax Authority** tab record table with the edited record will be displayed in the table.

10.12 Vendors Screen

This screen allows the authorized user to add new Vendors, edit or inactivate a Vendor. Vendors can be any contractors that provide a service on the mortgaged property (property management companies, appraisers, etc.). You cannot delete a vendor. A vendor that should no longer be used should be changed to Inactive.

Figure 10-29: Vendors Screen

10.12.1 Filtering Vendors

Vendors can be filtered on one or more of four criteria:

- Type
- Name
- State
- Status

10.12.2 Sorting Vendors

Vendors can be sorted by:

- Status
- Vendor Name
- Servicer
- Vendor Type
- Department
- Contact Name
- Tax ID
- Address1
- Address2
- City
- State
- Zip
- Phone #
- Fax #
- Email

- Website URL
- License #
- License State

10.12.3 Creating a Vendor

To create a vendor:

Step 1. Click **New**. The **Vendor** screen will display so the user can add a new Vendor.

The screenshot shows a web form titled "Vendor Information" with several sections:

- Vendor Information:** Includes fields for Status (Active), Vendor Name (1 Test Vendor), Servicer (1 Test Servicer), Vendor Type (Utility), Department (Department Vendor), Contact Name (Contact Name), and Tax Id.
- Address Information:** Includes fields for Address1 (1234 Main St), Address2, City (Denver), State (CO), and Zip (12456-2351).
- Phone/Fax Information:** Includes fields for Phone #, Fax #, Email, and Website Url (http://www.testvendor1.com).
- License Information:** Includes fields for License # and License State (CO).
- Audit Information:** Includes fields for Create Date, Change Date, Created By, and Changed By.

At the bottom of the form are two buttons: "OK" and "CANCEL".

Figure 10-30: Creating a Vendor

Step 2. Enter the following:

- Status
- Vendor Name (required)
- Servicer
- Vendor Type
- Department
- Contact Name
- Tax ID
- Address1 (required)
- Address2
- City
- State
- Zip
- Phone #
- Fax #
- Email
- Website URL
- License #
- License State

Step 3. Click **OK**.

10.12.4 Editing an Existing Vendor

All fields except for audit information and Customer ID can be edited.

Step 1. Click on a record in the table and the edit alerts screen will be displayed.

The screenshot displays a web form for editing a vendor record. The form is organized into several sections, each with a red header:

- Vendor Information:** Includes fields for Status (Active), Customer ID (disabled), Vendor Name (1 Test Vendor (Edit)), Services (disabled), Vendor Type (Utility), Department (Department Vendor), Contact Name (Contact Name), and Tax Id (disabled).
- Address Information:** Includes Address1 (disabled), Address2 (disabled), City (Denver), State (CO), and Zip (12456-2351).
- Phone/Fax Information:** Includes Phone # (disabled), Fax # (disabled), Email (disabled), and Website Url (http://www.testvendor1.com).
- License Information:** Includes License # (disabled) and License State (CO).
- Audit Information:** Includes Create Date (01/17/2012 02:39:24 PM), Created By (disabled), Change Date (01/17/2012 02:39:45 PM), and Changed By (disabled).

At the bottom of the form are two buttons: a red 'OK' button and a red 'CANCEL' button.

Figure 10-31: Editing an Existing Vendor

Step 2. Modify the information you need to edit and click the **OK** button. The **Vendor** tab record table with the edited record will be displayed in the table.

APPENDIX A: ACRONYMS

Appendix A. ACRONYMS

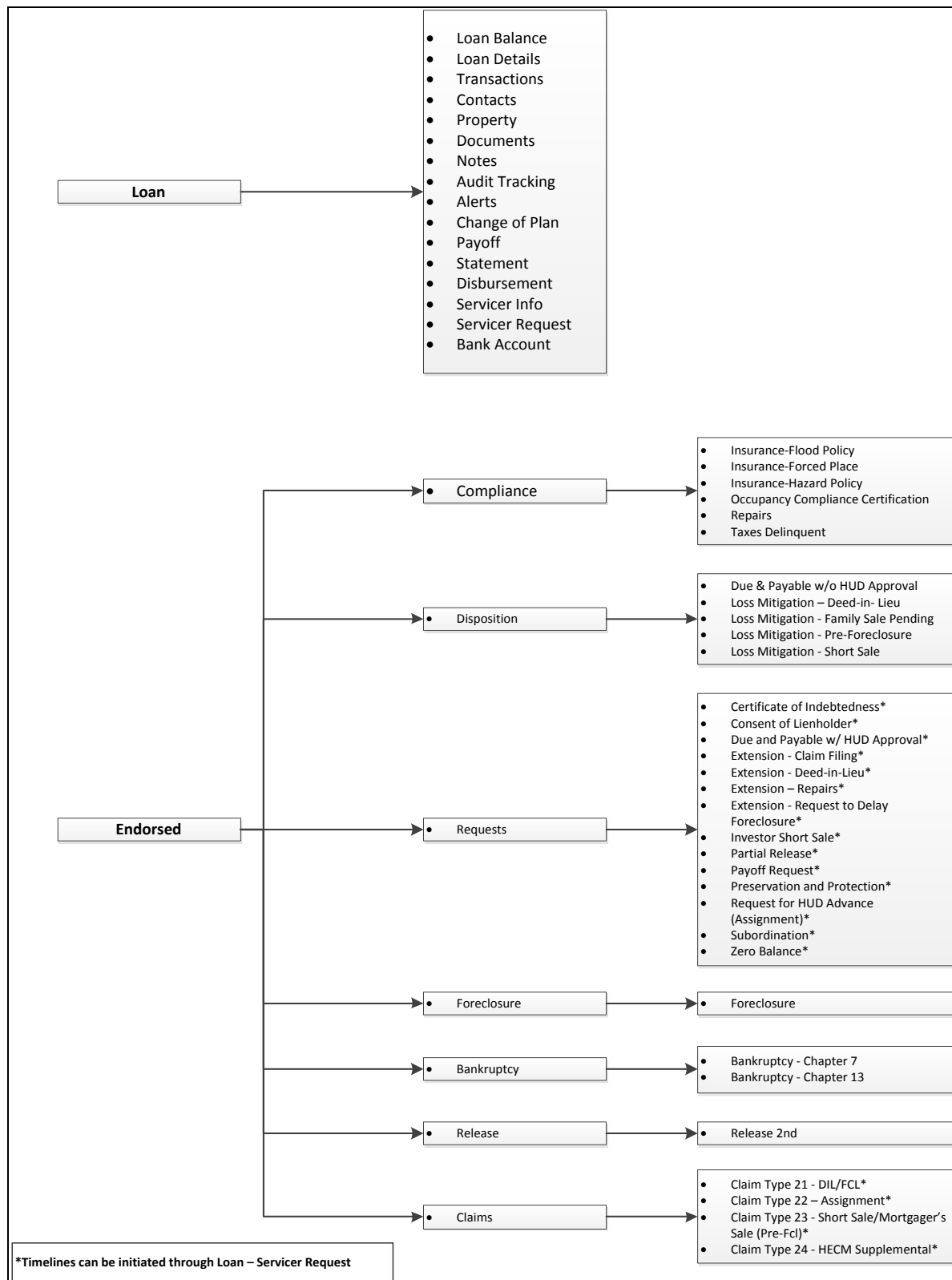
Acronym	Description
AAR	Applicant Access Request.
ABA	American Bankers Association.
ACH	Automated Clearing House.
ADJ	Adjustment.
ADP	Automatic Data Processing.
ARM	Adjustable Rate Mortgage.
BANKO	Bankruptcy and Deceased Information.
B2G	Business To Government.
BPS	Basis Points.
BSP	Business Service Provider.
CHUMS	Computerized Homes Underwriting Management System.
CMB	Cash Management Branch.
CMMI	Capability Maturity Model Integration.
CMT	Constant Maturity Treasury.
COI	Certificate of Indebtedness.
COP	Change of Plan.
COTS	Commercial-Off-The-Shelf.
CT	Claim Type.
CWCOT	Claims Without Conveyance of Title.
DEO	Data Entry Operator.
DIL	Deed-in-Lieu.
DOB	Date of Birth.
DOJ	Department of Justice.
DOT	Deed of Trust.
FARETS	First American Real Estate Tax Service.
FCL	Foreclosure.
FHA	Federal Housing Administration.
PHASL	Federal Housing Administration Subsidiary Ledger.
FOCS	Financial Operations and Control Section
FTP	File Transfer Protocol.
GL	General Ledger.

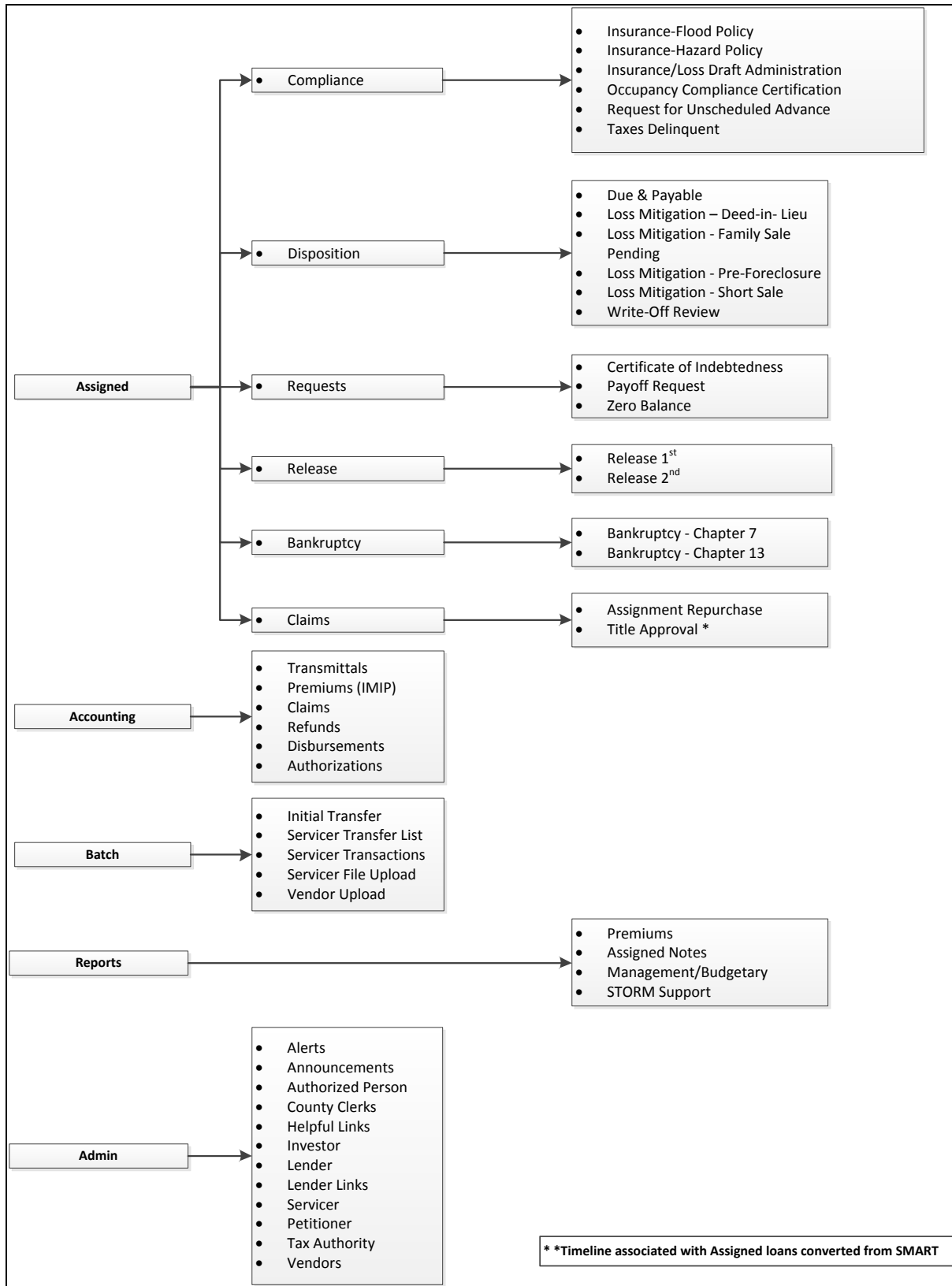
Acronym	Description
GLD	General Ledger Division.
GTM	Government Technical Monitor.
HECM	Home Equity Conversion Mortgage.
HECM SP	Home Equity Conversion Mortgage Service Provider.
HERMIT	Home Equity Reverse Mortgage Information Technology.
HITS	HUD Information Technology Service.
HOA	Homeowner's Association.
HOCs	Homeownership Centers.
HUD	U.S. Department of Housing and Urban Development.
IACS	Insurance Accounting Collection System.
IMIP	Initial Mortgage Insurance Premium.
LIBOR	London Interbank Offered Rate.
LOC	Line of Credit.
LTV	Loan To Value.
MCA	Maximum Claim Amount.
M&M contractor	Management and Marketing.
MIC	Mortgage Insurance Certificate.
MIP	Mortgage Insurance Premium.
MMI	Mutual Mortgage Insurance.
MMIP	Monthly Mortgage Insurance Premium.
MTH-SF	Monthly Service Fee.
NACHA	National Automated Clearinghouse Association.
NJF	Non Judicial Foreclosure.
NPL	Net Principal Limit.
NSC	National Servicing Center.
NSF	Non-Sufficient Funds.
OMB	Office of Management and Budget.
PC	Personal Computer.
PCC-OTC	Paper Check Conversion Over The Counter.
P&P	Property and Preservation.
PDF	Portable Document Format.
PMI	Private Mortgage Insurance.
POA	Power of Attorney.
REKON	A lien release software application.

Acronym	Description
REO	Real Estate Owned.
RFS	Reporting and Feedback System.
SAMS	Single Family Acquired Asset Management System.
SF	Single Family.
SFHEDW	Single Family Housing Enterprise Data Warehouse.
SFTP	Secure File Transfer Protocol.
SMART	Single Family Mortgage Asset Recovery Technology.
SOA	Section of the Act.
SP	Service Provider.
SPS	Secure Payment System.
SSN	Social Security Number.
T & I	Tax and Insurance.
UPB	Unpaid Principal Balance.
URL	Uniform Resource Locator.

APPENDIX B: SERVICING MODULE MENU MAP

Appendix B. SERVICING MODULE MENU MAP





APPENDIX C: HERMIT USER GUIDE VERSION 2.8 UPDATES (RELEASE 4.1)

Appendix C. **HERMIT USER GUIDE VERSION 2.8 UPDATES** (Release 4.1)

Item No.	Description
1.	Updated Fig-2-13 –The Life Expectancy Set Aside (LESA) fields are now displayed in the Loan Balance Screen
2.	Updated Fig-2-14 –The Life Expectancy Set Aside (LESA) fields are now displayed in the Loan Balance Screen
3.	Updated Fig-4-2 - The Life Expectancy Set Aside (LESA) fields are now displayed in the Loan Set Up Screen
4.	Updated Section 4.2.2.8 to add Life Expectancy Set Aside
5.	Added New Section 4.2.2.9 to list the details of data fields within Life Expectancy Set Aside (LESA)
6.	Updated Section 5.5.1.5 to include Disb-Life Expectancy Set Aside
7.	Updated table 5-5 Disbursement Transactions to include Disb-Life Expectancy Set Aside
8.	Added New Section 5.5.1.10.3 Repayment of Life Expectancy Set Aside (LESA)-(ENDORSED)
9.	Added Fig 5-24 -Repays LESA Transaction window
10.	Added Table 5-9 LESA Repay Transaction
11.	Added New Section 5.5.4 Viewing Life Expectancy Set Aside Growth Transaction
12.	Added Fig-5-34 Viewing LESA Growth Transaction
13.	Updated Fig-5.40 Deactivate a Non Borrowing Spouse to display the field "Eligible" renamed as "Eligible NBS"
14.	Updated 5.6.6 Added the word Eligible preceding NBS
15.	Added New Section 5.6.7 Adding a Non Borrowing Spouse
16.	Added New Section 5.6.8 Editing a Non Borrowing Spouse Contact
17.	Updated Fig 5-66 -View Monthly Statement Screen to display the LESA fields added to the Monthly Statement Details
18.	Added New Section 6.3.3 Activating or Suspending Life Expectancy Set Aside (LESA) Payments
19.	Added Fig-6-10 LESA Payment Plan Information Section
20.	Added Fig-6-11 Edit LESA Payment Plan Window
21.	Added New Section 6.5.1.7 Life Expectancy Set Aside (LESA) Repays -(ASSIGNED)
22.	Added Fig-6-25 Repays LESA Transaction Window
23.	Added Table 6-5 LESA Repays Transaction
24.	Updated Fig-6.41 Deactivate a Non Borrowing Spouse to display the field "Eligible" renamed as "Eligible NBS"
25.	Updated 6.6.6 Added the word Eligible preceding NBS
26.	Added new Section 6.6.7 Adding a Non Borrowing Spouse Contact

Item No.	Description
27.	Added new Section 6.6.8 Editing a Non Borrowing Spouse Contact
28.	Updated Fig 6-77 View Monthly Statement Screen to display the LESA fields added to the Monthly Statement Details
29.	Added New Section 6.15.8 Performing a Life Expectancy Set Aside Disbursement
30.	Added New Section 6.19.2.5 Reprint Void Check
31.	Added Fig 6-101 Reprint Check(s) Message
32.	Added Fig 6-102 Printer Paper Message
33.	Updated Fig 7-36 Timelines Steps-Endorsed Due and Payable w/o HUD Approval to display the sequence of timeline steps.
34.	Updated Fig 7-40 Edit Servicing Management-Endorsed Due and Payable w/o HUD Approval to display the new sequence of timeline steps.
35.	Updated Fig 7-41 Timeline Steps-Endorsed Due and Payable w/o HUD Approval to display the sequence of timeline steps.
36.	Updated Section 7.2.2.5 Loss Mitigation Pre Foreclosure Step 8 and Step 10 to include renamed step "Servicer Prepares Foreclosure Document
37.	Updated Fig-7-58 Timeline Steps-Endorsed Pre-Foreclosure to display the sequence of timeline steps
38.	Updated Fig-7-59 Edit-Step to Endorsed Pre-Foreclosure to display the step "Servicer Prepares Fcl Checklist/HUD Form renamed as "Servicer Prepares Foreclosure Documents"
39.	Updated Fig 7-65 Edit Servicing Management -Endorsed Foreclosure to display renamed step "Sale/Refer to REO to "Foreclosure Sale Date" and display the new sequence of timeline steps.
40.	Updated Fig-66 Timeline Steps-Endorsed Foreclosure to display renamed step "Sale/Refer to REO to "Foreclosure Sale Date" and display the new sequence of timeline steps.
41.	Updated Fig 7-87 Edit Servicing Management Screen- Endorsed Due and Payable w/HUD Approval to display the new sequence of timeline steps.
42.	Updated Fig-7-88 Timeline Steps -Endorsed Due and Payable w/HUD Approval to display the new sequence of timeline steps.
43.	Updated Fig- 7-92 Edit Servicing Management Screen -Endorsed Claim Filing -Steps were arranged as per calendar days
44.	Updated Fig- 7-93 Timeline Steps -Endorsed Claim Filing -Steps were arranged as per calendar days
45.	Added New Section 7.3.1.14 Extension-Late Notification of Death
46.	Added Fig-7-146 Setup Search-Endorsed-Late Notification of Death
47.	Added Fig-7-147 Edit Servicing Management Screen-Endorsed Late Notification of Death
48.	Added Fig-7-148 Timeline Steps-Endorsed Late Notification of Death
49.	Added Fig-7-149 Edit Step Window-Endorsed Late Notification of Death
50.	Added Fig-7-150 Edit Step- Endorsed Late Notification of Death
51.	Added Fig-7-151 New Step-Endorsed Late Notification of Death

Item No.	Description
52.	Added New Section 7.3.1.15 Extension-Hardest Hit Fund
53.	Added Fig-7-152 Setup Search-Endorsed-Hardest Hit Fund
54.	Added Fig-7-153 Edit Servicing Management Screen-Endorsed Hardest Hit Fund
55.	Added Fig-7-154 Timeline Steps-Endorsed Hardest Hit Fund
56.	Added Fig-7-155 Edit Step Window-Endorsed Hardest Hit Fund
57.	Added Fig-7-156 Edit Step- Endorsed Hardest Hit Fund
58.	Added Fig-7-157 New Step-Endorsed Hardest Hit Fund
59.	Added New Section 7.3.1.16 Extension-Property Charge Loss Mitigation
60.	Added Fig-7-158 Setup Search-Endorsed-Property Charge Loss Mitigation
61.	Added Fig-7-159 Edit Servicing Management Screen-Endorsed Property Charge Loss Mitigation
62.	Added Fig-7-160 Timeline Steps-Endorsed Property Charge Loss Mitigation
63.	Added Fig-7-161 Edit Step Window-Endorsed Property Charge Loss Mitigation
64.	Added Fig-7-162 Edit Step- Endorsed Property Charge Loss Mitigation
65.	Added Fig-7-163 New Step-Endorsed Property Charge Loss Mitigation
66.	Added New Section 7.3.1.17 Extension-Appraisal
67.	Added Fig-7-164 Setup Search-Endorsed-Appraisal
68.	Added Fig-7-165 Edit Servicing Management Screen-Endorsed Appraisal
69.	Added Fig-7-166 Timeline Steps-Endorsed Appraisal
70.	Added Fig-7-167 Edit Step Window-Endorsed Appraisal
71.	Added Fig-7-168 Edit Step- Endorsed Appraisal
72.	Added Fig-7-169 New Step-Endorsed Appraisal
73.	Added New Section 7.3.1.18 Extension-Other
74.	Added Fig-7-170 Setup Search-Endorsed-Other
75.	Added Fig-7-171 Edit Servicing Management Screen-Endorsed Other
76.	Added Fig-7-172 Timeline Steps-Endorsed Other
77.	Added Fig-7-173 Edit Step Window-Endorsed Other
78.	Added Fig-7-174 Edit Step- Endorsed Other
79.	Added Fig-7-175 New Step-Endorsed Other
80.	Added a Note to section 8.3.7.2
81.	Added additional steps for Assignment Denied- No Funds Due HUD Section 8.3.7.2

APPENDIX D: HERMIT USER GUIDE VERSION 2.9 UPDATES (RELEASE 4.2)

Appendix D. **HERMIT User Guide Version 2.9 Updates** (Release 4.2)

Item No.	Description
1.	Added Pay Plan Type to Table 2-2 - Loan Search Criteria
2.	Added Repayment Plan to Table 2-4 - Description of the Servicing Module Side Menu Bar
3.	Updated Fig-2-13 –The Loan Balance Screen - Example of the Top Menu Bar
4.	Updated Fig-2-14 –The Loan Balance Screen - Example of the Side Menu Bar
5.	Update Section 3.3 to include user roles for Repayment Plan
6.	Update Section 3.7 to include user roles for Repayment Plan
7.	Update Section 3.8 to include user roles for Repayment Plan
8.	Updated Table 4-2 Credit Type Mandatory - Data Fields - Rates Information Section
9.	Updated Fig 4-2 - Loan Setup Screen to display Credit Type field as mandatory
10.	Added Lump Sum to Pay Plan Type Section 4.2.2.6
11.	Removed Note from Pay Plan Type Section 4.2.2.6
12.	Added New Balance Adjustment Section 5.5.1.14
13.	Added Fig 5.29 –Adjust Loan Balance Window
14.	Added Fig 5.30 –Loan Balance Adjustment Transaction
15.	Updated Section 5.12 – Change of Plan with pay
16.	Added New Section 5.20 Repayment Plan
17.	Added Sub-Section 5.20.1 Viewing a Repayment Plan
18.	Added Sub-Section 5.20.2 Creating a New Repayment Plan
19.	Added Sub-Section 5.20.3 Editing a Repayment Plan
20.	Added Fig 5-97 Repayment Plan Screen
21.	Added Fig 5-98 View Repayment Plan Screen
22.	Added Fig 5-99 New Repayment Plan Window
23.	Added Fig 5-100 New Repayment Plan Displayed on Repayment Plans Section
24.	Added Fig 5-101 Edit Repayment Plan Window
25.	Added a Note that Lump Sum Pay Plan Type cannot be changed to Section 6.12 – Change Of Plan
26.	Added a Note that user cannot change from any existing Pay Plan to Lump Sum to Section 6.12 – Change Of Plan
27.	Added New Section 6.21 Repayment Plan
28.	Added Sub-Section 6.21.1 Viewing a Repayment Plan
29.	Added Sub-Section 6.21.2 Creating a New Repayment Plan

Item No.	Description
30.	Added Sub-Section 6.21.3 Editing a Repayment Plan
31.	Added Fig 6-112 Repayment Plan Screen
32.	Added Fig 6-113 View Repayment Plan Screen
33.	Added Fig 6-114 New Repayment Plan Window
34.	Added Fig 6-115 New Repayment Plan Displayed on Repayment Plans Section
35.	Added Fig 6-116 Edit Repayment Plan Window
36.	Added Note to Section 8.3 - Initiating and Submitting Claim Type 22 to mention about Corp Advance and Pre D&P transaction.
37.	Updated Fig 8-7 - Claims Worksheet for CT21
38.	Updated Fig 8-28 - Claims Worksheet for CT23
39.	Updated Section 9.7 to include Repayment Plan Report
40.	Added New Section 9.7.4 for Repayment Plan Report
41.	Added Fig 9.35 Repayment Plan Report

APPENDIX E: HERMIT USER GUIDE VERSION 2.10 UPDATES (RELEASE 4.3)

Appendix E. HERMIT User Guide Version 2.10 Updates (Release 4.3)

Item No.	Description
1.	Updated Fig 2-16 on Resetting Password
2.	Updated the text below the Fig 2-16
3.	Added Step 3 in Section 5.5.1.11 on Termination
4.	Added Fig 10-32: Error message on Terminating the loan in Section 5.5.1.11.
5.	Added Fig 10-33: Error message on Terminating the loan in Section 5.5.1.11
6.	Added Section Servicer Activities 7.3.1.11.3 for HUD Advance Servicer Activities
7.	Updated Repayment Claim Payment processing Steps in Section 7.4.7.2
8.	Added Fig 7-288 Approve / Cancel Repurchase
9.	Added Step 4 in Section 8.2 Initiating and Submitting Claim Type 21
10.	Added Fig 8-4 Error message when initiating CT 21 in Section 8.2 (below Step 2)
11.	Section 8.2 Step 23. Added information on the negative Claim not being approved
12.	Added Step 4 in Section 8.4 Initiating and Submitting Claim Type 23
13.	Added Fig 8-27 Error message when initiating CT 23 in Section 8.4 (below Step 3)
14.	Section 8.4 Step 23. Added information on the negative Claim not being approved
15.	Section 8.5 Step 21. Added information on the negative Claim not being approved
16.	Updated Fig 9-21 Placed in Custodial Care Report
17.	Updated text in 9.6.8 for the User to have ability to Search by HUD NSC Transactions only

APPENDIX F: HERMIT USER GUIDE VERSION 2.11 UPDATES (RELEASE 5.0)

Appendix F. **HERMIT User Guide Version 2.11 Updates** **(Release 5.0)**

Item No.	Description
1.	Updated all Figures Containing the Header
2.	Updated the Servicing Module Help Desk Information in Section 2.1
3.	Updated Figure 2-2 to show the new HERMIT login screen

APPENDIX G: HERMIT USER GUIDE VERSION 2.12 UPDATES (RELEASE 5.1)

Appendix G. **HERMIT User Guide Version 2.12 Updates** (Release 5.1)

Item No.	Description
1.	Updated section 9.1 Reports Overview – changed references of “Premiums” section to read “Lender/Servicer reports”.
2.	Updated section 9.2 Accessing Reports – changed screen shots to show the updated “Lender/Servicer Reports” group.
3.	Updated section 9.4 Generating Reports screen shot to reflect “Lender/Servicer Reports”.
4.	Updated section 9.5 to read “Lender/Servicer Reports”.
5.	Added new section 9.8 Servicer Reports, which includes information on the new Claims Detail and Default Key Dates report.
6.	Updated Section 9.6.13 Needs Custodial Care report – added references to new fields section of act (SOA), custodial care request date, custodial care placed date, area for custodial property, and recorded date of deed.
7.	Updated Section 9.6.14 Placed In Custodial Care report to add missing and new fields – FHA Case Number, Borrower Name, Property Address, Loan Status, Customer Care Request Date, Section of Act (SOA), Fee Status, Area for Custodial Property, and Recorded Date of Deed.
8.	Updated Section 7.4.4 Assigned Foreclosure Timeline: updated the screenshot in step 4 to reflect updated timeline steps; added new steps (11 and 12) to generate the Occupied Conveyance Letter; added a reference in Step 20 to the lockdown of the Custodial Care Placed Date field.
9.	Updated section 1.2.2 General Servicing Activities for Insurance-in-Force Cases and Assigned Loans – add a reference to adding scheduled payments to the paragraph.
10.	Updated section 5.1 General Servicing Overview – added a reference to adding scheduled payments to the paragraph.
11.	Updated section 5.5.1.2 – added a reference to manually creating scheduled payment transactions to the transaction category table.
12.	Updated section 6.15 Assigned Disbursements to include Disb-Scheduled in the transaction categories available. Added a new sub-section 6.15.9 “Manually Adding a Scheduled Payment Disbursement” detailing the process for creating these disbursement transactions.
13.	Updated figure 7-241 in section 7.4.2.5 Loss Mitigation – Pre-foreclosure to reflect an updated step name.
14.	Updated screenshot in section 9.6.20 for HUD Monthly Director Report – HECM Assigned Detail report so it includes the new Loans NOI Issued records.
15.	Updated figure 6-13 in section 6.4.1 Edit Loan Details to reflect lockdown of the “Cust Care Place Date:” field.
16.	Updated Figure 7-264: Edit Servicing Management – Assigned Foreclosure, and Figure 7-261: Timeline Steps – Assigned Foreclosure to reflect current timeline steps.
17.	Updated section 7.4.2.5.3 HUD NSC Contractor Activities – removed references to Occupied Conveyance Letter from Steps 17 and 18.

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